

ABSTRACTS

OF THE

RETURNS FROM THE BANKS,

AND FROM THE

INSTITUTIONS FOR SAVINGS

IN

MASSACHUSETTS.

1857.

PREPARED FROM OFFICIAL RETURNS,

BY FRANCIS DEWITT,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

WILLIAM WHITE, PRINTER TO THE STATE.

1857.

The official circular, requiring Returns from the Banks, was issued by the Governor on the second day of November, and had reference to their condition on the third Saturday, being the seventeenth day of October, 1857.

All the Returns have been received.

CONDITION

OF THE

BANKS IN MASSACHUSETTS,

ON THE

THIRD SATURDAY OF OCTOBER,

1857.

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Roston.	Boylston.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$500,000 00	\$750,000 00	\$900,000 00	\$400,000 00
Bills in circulation.	139,701 00	75,336 00	222,019 00	236,569 00	170,279 00
Net profits on hand.	52,356 29	63,255 40	49,470 13	147,431 68	31,834 63
Balances due to other Banks,	40,543 70	12,513 06	- -	32,974 38	993 47
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	186,289 83	194,398 06	238,417 50	485,481 81	209,818 86
Cash deposited bearing interest,	- -	- -	43,678 89	100,000 00	- -
Total amount due from the Bank,	918,890 82	845,502 52	1,303,585 52	1,902,456 87	812,925 96
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	23,297 71	21,248 46	21,965 00	146,110 37	17,767 12
Real Estate,	45,000 00	- -	4,120 73	65,000 00	- -
Bills of Banks in this, and of the other New England States,	40,392 00	57,759 00	158,505 58	76,224 59	39,775 00

Balances due from other Banks,	52,333 36	22,268 40	15,739 91	31,387 17	21,913 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	757,867 75	744,226 66	1,103,254 30	1,583,734 74	733,470 41
Total amount of the Resources of the Bank, .	918,890 82	845,502 52	1,303,585 52	1,902,456 87	812,925 96
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 3 per cent., 15,000 00	April, 1857, 4 per cent., 20,000 00	April, 1857, 4 per cent., 30,000 00	April, 1857, 4 per cent., 36,000 00	April, 1857, 4½ per cent., 18,000 00
	October, 1857, 3 per cent., 15,000 00	October, 1857, 3½ per cent., 17,500 00	October, 1857, 4 per cent., 30,000 00	October, 1857, 4 per cent., 36,000 00	October, 1857, 4½ per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	59,150 81	61,910 96	39,464 89	127,606 97	30,225 26
Amount of Debts due to the Bank, secured by a pledge on its Stock,	- -	450 00	26,550 00	- -	11,150 00
Amount of Debts due and not paid, and considered doubtful,	31,217 04	11,829 80	7,395 46	2,227 46	10,000 00

BOSTON—Continued.

	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$1,000,000 00	\$750,000 00	\$2,000,000 00	\$700,000 00
Bills in circulation,	47,099 00	170,554 00	144,708 00	256,547 00	167,974 00
Net profits on hand,	5,153 02	120,519 55	54,382 09	159,822 54	88,246 35
Balances due to other Banks,	— —	103,280 33	932 16	461,617 70	22,379 72
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	30,249 33	320,498 49	238,419 19	406,067 49	493,616 36
Cash deposited bearing interest,	— —	— —	250,000 00	65,500 00	150,000 00
Total amount due from the Bank,	232,501 35	1,714,852 37	1,438,441 44	3,349,554 73	1,622,216 43
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,044 75	90,332 12	79,872 28	35,014 79	129,871 22
Real Estate,	10,304 74	30,000 00	— —	10,632 76	— —
Bills of Banks in this, and of the other New England States,	8,541 00	35,536 00	42,990.00	289,983 83	150,231 00

Balances due from other Banks,	3,979 02	19,898 02	38,969 61	148,656 28	15,255 96
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . .	205,631 84	1,539,086 23	1,276,609 55	2,865,237 07	1,326,858 25
Total amount of the Resources of the Bank,	232,501 35	1,714,852 37	1,438,441 44	3,349,554 73	1,622,216 43
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 6,000 00	April, 1857, 3½ per cent., 35,000 00	April, 1857, 3½ per cent., 26,250 00	April, 1857, 3½ per cent., 70,000 00	April, 1857, 4 per cent., 28,000 00
	October, 1857, 3½ per cent., 5,250 00	October, 1857, 3½ per cent., 35,000 00	October, 1857, 3½ per cent., 26,250 00	October, 1857, 3½ per cent., 70,000 00	October, 1857, 4 per cent., 28,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,544 58	100,637 39	53,816 44	135,000 00	88,519 13
Amount of Debts due to the Bank, secured by a pledge on its Stock,	5,700 00	- -	2,500 00	50,148 17	600 00
Amount of Debts due and not paid, and considered doubtful,	- -	23,480 59	- -	29,701 07	- -

BOSTON—Continued.

	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe
DUE FROM THE BANK.					
Capital Stock,	\$600,000 00	\$1,000,000 00	\$500,000 00	\$400,000 00	\$1,000,000 00
Bills in circulation,	132,954 00	311,771 00	231,956 00	193,312 00	135,430 00
Net profits on hand,	39,627 91	176,722 38	51,444 26	56,555 42	196,979 05
Balances due to other Banks,	27,366 12	184,078 65	4,117 77	26,523 72	179,452 97
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	168,683 25	379,568 37	256,878 33	156,970 12	373,124 63
Cash deposited bearing interest,	- - -	- - -	- - -	- - -	- - -
Total amount due from the Bank,	968,631 28	2,052,140 40	1,044,396 36	833,361 26	1,884,986 65
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	37,047 55	40,298 69	45,452 31	12,786 42	125,721 93
Real Estate,	- - -	- - -	60,000 00	- - -	- - -
Bills of Banks in this, and of the other New England States,	99,374 31	248,898 33	67,853 00	54,925 00	141,204 00

Balances due from other Banks,	15,050 73	66,632 62	33,305 26	45,178 97	33,972 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	817,158 69	1,696,310 76	837,785 79	720,470 87	1,584,087 77
Total amount of the Resources of the Bank,	968,631 28	2,052,140 40	1,044,396 36	833,361 26	1,884,986 65
Rate and amount of dividends since the last Annual Return, with dates,	April, 1857, 3½ per cent., 21,000 00	April, 1857, 5 per cent., 50,000 00	April, 1857, 4 per cent., 20,000 00	April, 1857, 5 per cent., 20,000 00	April, 1857, 4 per cent., 40,000 00
	October, 1857, 3½ per cent., 21,000 00	October, 1857, 5 per cent., 50,000 00	October, 1857, 4 per cent., 20,000 00	October, 1857, 5 per cent., 20,000 00	October, 1857, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend,	31,691 74	157,170 79	42,285 04	52,000 00	196,979 05
Amount of Debts due to the Bank, secured by a pledge on its Stock,	- -	1,000 00	16,000 00	5,000 00	14,600 00
Amount of Debts due and not paid, and considered doubtful,	1,240 91	1,750 88	- -	5,500 00	28,000 00

BOSTON—Continued.					
	Granite.	Hamilton.	Howard Banking Co.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital Stock,	\$900,000 00	\$500,000 00	\$500,000 00	\$560,000 00	\$800,000 00
Bills in circulation,	131,871 00	119,638 00	121,397 00	114,399 00	130,849 00
Net profits on hand,	58,672 03	117,969 38	35,524 65	98,338 92	79,477 84
Balances due to other Banks,	71,643 85	4,376 06	35,166 62	140,290 48	11,309 87
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	482,181 63	283,145 81	106,750 20	210,345 27	775,256 73
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the Bank,	1,644,368 51	1,025,129 25	798,838 47	1,123,373 67	1,796,893 44
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	70,436 55	61,188 70	41,986 72	33,405 25	306,317 46
Real Estate,	- -	- -	- -	- -	75,812 24
Bills of Banks in this, and of the other New England States,	129,008 00	58,621 00	56,054 35	139,708 41	71,963 00

Balances due from other Banks,	27,552 34	13,431 62	7,720 30	20,029 29	18,396 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,417,371 62	891,887 93	693,077 10	930,230 72	1,324,403 94
Total amount of the Resources of the Bank,	1,644,368 51	1,025,129 25	798,838 47	1,123,373 67	1,796,893 44
Rate and amount of dividends since the last Annual Return, with dates,	April, 1857, $3\frac{1}{2}$ per cent., 31,500 00	April, 1857, 4 per cent., 20,000 00	April, 1857, $3\frac{1}{2}$ per cent., 17,500 00	April, 1857, 5 per cent., 28,000 00	April, 1857, $3\frac{1}{2}$ per cent., 25,600 00
	October, 1857, 3 per cent., 27,000 00	October, 1857, 4 per cent., 20,000 00	October, 1857, 3 per cent., 15,000 00	October, 1857, 5 per cent., 28,000 00	October, 1857, $3\frac{1}{2}$ per cent., 25,600 00
Amount of Reserved Profits at the time of declaring the last Dividend,	48,000 00	101,000 00	31,990 34	82,785 62	64,552 81
Amount of Debts due to the Bank, secured by a pledge on its Stock,	25,378 75	- -	40,356 75	- -	750 00
Amount of Debts due and not paid, and considered doubtful,	31,257 68	3,994 88	5,950 44	2,972 80	4,818 52

BOSTON—Continued.

	Maverick.	Mechanics'.	Merchants'.	National.	New England.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$250,000 00	\$4,000,000 00	\$750,000 00	\$1,000,000 00
Bills in circulation,	153,195 00	89,186 00	417,759 00	181,691 00	160,770 00
Net profits on hand,	15,350 67	30,306 35	269,362 03	33,750 67	56,516 55
Balances due to other Banks,	1,141 93	— —	496,299 04	51,516 23	125,231 59
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	100,778 40	89,895 87	985,497 19	180,647 75	285,206 12
Cash deposited bearing interest,	— —	— —	— —	— —	44,453 15
Total amount due from the Bank,	670,466 00	459,388 22	6,168,917 26	1,197,605 65	1,672,177 41
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	29,999 33	12,935 89	214,369 00	27,983 01	133,678 72
Real Estate,	— —	18,500 00	390,000 00	— —	32,600 00
Bills of Banks in this, and of the other New England States,	656 00	2,896 00	453,781.11	77,238 28	82,121 00

Balances due from other Banks,	55,435 45	41,413 06	77,801 34	10,791 34	17,038 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	584,375 22	383,643 27	5,032,965 81	1,081,593 02	1,406,739 45
Total amount of the Resources of the Bank,	670,466 00	459,388 22	6,168,917 26	1,197,605 65	1,672,177 41
Rate and amount of dividends since the last Annual Return, with dates,	April, 1857, 3 per cent., 12,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 3½ per cent., 140,000 00	April, 1857, 3½ per cent., 26,250 00	April, 1857, 4 per cent., 40,000 00
	October, 1857, 3½ per cent., 14,000 00	October, 1857, 4 per cent., 10,000 00	October, 1857, 3½ per cent., 140,000 00	October, 1857, 3½ per cent., 26,250 00	October, 1857, 4 per cent., 40,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	13,369 69	24,200 00	292,352 62	31,066 61	40,698 99
Amount of debts due to the Bank, secured by a pledge on its Stock,	19,820 00	750 00	65,175 00	10,000 00	3,000 00
Amount of Debts due and not paid, and considered doubtful,	1,509 58	3,075 42	5,203 98	- -	2,609 10

BOSTON—Continued.					
	North.	Bank of N. America.	Shawmut.	Shoe and Leather Dealers'.	State.
DUE FROM THE BANK.					
Capital Stock,	\$750,000 00	\$750,000 00	\$750,000 00	\$1,000,000 00	\$1,800,000 00
Bills in circulation,	136,386 00	183,376 00	134,580 00	179,741 00	226,223 75
Net profits on hand,	29,425 36	42,235 25	47,711 76	130,554 26	282,461 50
Balances due to other Banks,	21,506 50	44,849 90	40,538 76	130,871 03	45,274 84
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,					
	276,130 50	175,658 89	190,777 13	229,095 33	762,954 22
Cash deposited bearing interest,					
	- - -	- - -	- - -	- - -	- - -
Total amount due from the Bank,	1,213,448 36	1,196,120 04	1,163,607 65	1,670,261 62	3,116,914 31
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,					
	46,726 83	22,350 93	28,983 17	48,824 08	152,264 54
Real Estate,					
	- - -	- - -	- - -	40,000 00	- - -
Bills of Banks in this, and of the other New England States,					
	76,404 00	37,056 00	84,707 00	102,129 61	112,297 35

Balances due from other Banks,	29,480 18	71,651 16	15,256 99	64,930 74	59,455 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	1,060,837 35	1,065,061 95	1,034,660 49	1,414,377 19	2,792,897 02
Total amount of the Resources of the Bank,	1,213,448 36	1,196,120 04	1,163,607 65	1,670,261 62	3,116,914 31
Rate and amount of dividends since the last Annual Return, with dates,	April, 1857, 3½ per cent., 26,250 00	April, 1857, 3½ per cent., 26,250 00	April, 1857, 4 per cent., 30,000 00	April, 1857, 4½ per cent., 45,000 00	April, 1857, 4 per cent., 72,000 00
	October, 1857, 3 per cent., 22,500 00	October, 1857, 3½ per cent., 26,250 00	October, 1857, 4 per cent., 30,000 00	October, 1857, 4½ per cent., 45,000 00	October, 1857, 3½ per cent., 63,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	26,199 10	46,190 91	35,469 40	110,000 00	275,378 64
Amount of Debts due to the Bank, secured by a pledge on its Stock,	5,547 58	7,900 00	8,500 00	1,170 00	10,250 00
Amount of Debts due and not paid, and considered doubtful,	- -	2,500 00	10,000 00	- -	(Charged to pro- fit and loss ac- count.

BOSTON—Continued.

	Suffolk.	Traders'.	Tremont.	Union.	Washington.
DUE FROM THE BANK.					
Capital Stock,	\$1,000,000 00	\$600,000 00	\$1,250,000 00	\$1,000,000 00	\$750,000 00
Bills in circulation,	558,348 00	84,192 00	277,236 00	154,131 00	216,228 00
Net profits on hand,	248,728 96	38,895 51	96,840 52	121,259 00	85,297 30
Balances due to other Banks,	602,348 49	53,363 45	297,845 23	50,008 56	7,838 72
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	1,277,803 07	161,151 21	470,717 71	450,613 58	291,300 75
Cash deposited bearing interest,	- - -	110,000 00	- - -	- - -	18,255 17
Total amount due from the Bank,	3,747,228 52	1,047,602 17	2,392,639 46	1,776,012 14	1,368,919 94
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	308,439 95	21,122 34	44,549 26	26,103 09	71,437 18
Real Estate,	120,000 00	- - -	*	- - -	- - -
Bills of Banks in this, and of the other New England States,	318,833 00	36,729 00	219,756 00	116,911 60	79,152 00

Balances due from other Banks, . . .	1,520,202 53	32,914 56	83,605 89	60,521 72	21,330 10
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	1,479,753 04	956,836 27	2,044,728 31	1,572,475 73	1,197,000 66
Total amount of the Resources of the Bank,	3,747,228 52	1,017,602 17	2,392,639 46	1,776,012 14	1,368,919 94
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 5 per cent., 50,000 00	April, 1857, 3½ per cent., 21,000 00	April, 1857, 4 per cent., 50,000 00	April, 1857, 4 per cent., 40,000 00	April, 1857, 4 per cent., 30,000 00
	October, 1857, 5 per cent., 50,000 00	October, 1857, 3½ per cent., 21,000 00	October, 1857, 4 per cent., 50,000 00	October, 1857, 4 per cent., 40,000 00	October, 1857, 3½ per cent., 26,250 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	251,391 60	28,287 75	94,394 98	† 114,071 40	73,400 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	9,500 00	8,500 00	— —	2,245 00	3,450 00
Amount of Debts due and not paid, and considered doubtful, . . .	2,710 00	15,600 00	2,000 00	14,900 00	8,000 00

* "Real Estate not valued on the books of the Bank."

† "Interest received, but not earned, is included in 'net profits on hand,' and in 'reserved Profits.'"

	BOSTON—Continued.		CHELSEA.	ANDOVER.		BEVERLY.	
	Webster.	Tradesman's.	Andover Bank.	Bass River.	Beverly.		
DUE FROM THE BANK.							
Capital Stock,	\$1,500,000 00	\$150,000 00	\$250,000 00	\$100,000 00	\$125,000 00		
Bills in circulation,	393,186 00	31,099 00	89,219 00	46,579 00	71,439 00		
Net profits on hand,	109,661 77	15,357 10	28,908 05	8,948 28	5,429 67		
Balances due to other Banks,	192,861 08	22,070 22	— —	2,996 62	1,640 41		
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	442,608 76	31,162 31	17,624 89	20,785 97	28,484 58		
Cash deposited bearing interest,	202,337 44	2,630 58	9,802 59	— —	— —		
Total amount due from the Bank,	2,840,655 05	255,319 24	395,554 53	179,309 87	231,993 66		
RESOURCES OF THE BANK.							
Gold, Silver and other coined metals in its Banking-house,	89,793 28	8,758 27	6,791 60	2,879 31	4,046 41		
Real Estate,	— —	— —	5,000 00	5,378 85	— —		
Bills of Banks in this, and of the other New England States,	221,666 00	9,406 86	2,381 00	5,755 50	774 61		

Balances due from other Banks,	42,729 48	5,943 35	16,438 26	12,627 48	195 41
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	2,486,466 29	231,210 76	364,943 67	152,668 73	226,977 23
Total amount of the Resources of the Bank,	2,840,655 05	255,319 24	395,554 53	179,309 87	231,993 66
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 3½ per cent., 52,500 00	April, 1857, 4 per cent., 6,000 00	April, 1857, 3½ per cent., 8,750 00	No dividend.	April, 1857, 3½ per cent., 4,375 00
	October, 1857, 3½ per cent., 52,500 00	October, 1857, 4 per cent., 6,000 00	October, 1857, 3½ per cent., 8,750 00		October, 1857, 3½ per cent., 4,375 00
Amount of Reserved Profits at the time of declaring the last Dividend,	75,710 32	15,357 10	28,051 11	1,654 75	2,625 17
Amount of Debts due to the Bank, secured by a pledge on its Stock,	— —	14,500 00	5,580 00	7,300 00	1,150 00
Amount of Debts due and not paid, and considered doubtful,	— —	— —	2,746 92	13,014 94	— —

	DANVERS.			SOUTH DANVERS.		GLOUCESTER.	
	Village.	Danvers.	Warren.	Bank of Cape Ann.	Gloucester.		
DUE FROM THE BANK.							
Capital Stock,	\$200,000 00	\$150,000 00	\$250,000 00	\$150,000 00	\$300,000 00		
Bills in circulation,	70,895 00	62,198 00	95,940 50	71,815 00	107,617 00		
Net profits on hand,	18,555 08	27,464 14	25,933 58	2,886 96	17,678 29		
Balances due to other Banks,	2,041 57	1,885 58	343 28	- -	286 85		
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	34,369 04	11,812 59	30,848 57	29,603 95	56,449 33		
Cash deposited bearing interest,	15,000 00	20,000 00	19,075 55	- -	- -		
Total amount due from the Bank,	340,860 69	273,360 31	422,141 48	254,305 91	482,031 47		
RESOURCES OF THE BANK.							
Gold, Silver and other coined metals in its Banking-house,	5,329 04	4,728 46	7,216 63	5,616 32	7,318 19		
Real Estate,	17,782 69	1,500 00	9,950 08	6,081 05	9,000 00		
Bills of Banks in this, and of the other New England States,	7,866 02	9,536 53	8,815 70	600 00	5,842 21		

Balances due from other Banks,	33,054 05	8,977 34	32,173 64	9,584 34	13,829 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	276,828 89	248,617 98	363,985 43	232,424 20	446,041 48
Total amount of the Resources of the Bank,	340,860 69	273,360 31	422,141 48	254,305 91	482,031 47
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 8,000 00	April, 1857, 3½ per cent., 5,250 00	October, 1856, 4 per cent., 8,000 00	April, 1857, 3½ per cent., 5,250 00	April, 1857, 3½ per cent., 10,500 00
	October, 1857, 3½ per cent., 7,000 00	October, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 8,000 00	October, 1857, 3½ per cent., 5,250 00	October, 1857, 4 per cent., 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	17,622 02	23,917 74	25,325 24	3,139 57	18,313 02
Amount of Debts due to the Bank, secured by a pledge on its Stock,	- -	- -	- -	16,095 00	5,098 00
Amount of Debts due and not paid, and considered doubtful,	1,393 00	5,000 00	- -	- -	- -

	HAVERHILL.				LAWRENCE.	
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$200,000 00	\$180,000 00	\$200,000 00	\$500,000 00	
Bills in circulation,	37,458 00	66,725 00	50,387 00	53,658 00	162,763 00	
Net profits on hand,	3,006 91	23,548 71	22,187 05	24,753 94	59,408 56	
Balances due to other Banks,	4,122 99	221 81	8,713 35	—	2,195 96	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,193 86	17,133 47	17,323 64	17,538 32	47,324 96	
Cash deposited bearing interest,	10,000 00	8,000 00	20,000 00	—	—	
Total amount due from the Bank,	166,781 76	315,628 99	298,611 04	295,950 26	771,692 48	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	1,910 21	4,065 85	3,708 18	2,857 67	9,538 98	
Real Estate,	8,500 00	5,000 00	2,000 00	3,000 00	20,000 00	
Bills of Banks in this, and of the other New England States,	2,401 00	2,196 54	801 00	9,035 00	2,425 06	

Balances due from other Banks,	4,435 07	7,506 55	16,892 10	13,740 19	31,713 97
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	149,535 48	296,860 05	275,209 76	267,317 40	708,014 47
Total amount of the Resources of the Bank,	166,781 76	315,028 99	298,611 04	295,950 26	771,692 48
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 4,000 00	April, 1857, 4½ per cent., 6,750 00	April, 1857, 4 per cent., 7,200 00	April, 1857, 5 per cent., 7,500 00	April, 1857, 4 per cent., 20,000 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. on old stock, 6,000 00 2 per cent. on new stock, for 3 months, 1,000 00	October, 1857, 4 per cent., 7,200 00	October, 1857, 4½ per cent. on old stock, 6,750 00 2 per cent on 50,000 00 new stock, 1,000 00	October, 1857, 4 per cent., 20,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,500 00	23,000 00	21,200 00	24,246 72	57,327 87
Amount of Debts due to the Bank, secured by a pledge on its Stock,	-	50 00	1,300 00	-	-
Amount of Debts due and not paid, and considered doubtful,	-	-	-	500 00	-

	LAWRENCE—Con.		LYNN.		MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand Bank.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$242,820 00	\$100,000 00
Bills in circulation,	51,937 00	67,017 00	39,165 00	95,839 00	59,667 00
Net profits on hand,	7,660 61	3,498 65	13,587 94	33,326 13	8,295 35
Balances due to other Banks,	- -	1,331 74	31,208 32	8,587 40	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,584 42	15,748 39	26,339 22	68,281 75	31,847 73
Cash deposited bearing interest,	- -	- -	- -	9,900 00*	- -
Total amount due from the Bank,	174,182 03	187,595 78	310,300 48	458,754 28	199,810 08
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	3,432 10	4,218 33	5,004 79	7,981 66	6,820 16
Real Estate,	10,915 69	- -	- -	12,000 00	8,790 00
Bills of Banks in this, and of the other New England States,	3,875 00	3,760 80	3,447 91	3,133 00	1,123 00

Balances due from other Banks, . . .	24,586 94	16,870 50	12,768 73	41,962 50	20,284 85
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	131,372 30	162,746 12	289,079 05	393,677 12	162,792 07
Total amount of the Resources of the Bank,	174,182 03	187,595 78	310,300 48	458,754 28	199,810 08
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 3½ per cent., 3,500 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 3½ per cent., 3,500 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00	- -	October, 1857, 5 per cent., 10,000 00	October, 1857, 3½ per cent., 3,500 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,602 92	3,027 39	13,481 09	32,239 85	8,192 14
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	180 00	2,100 00	5,700 00	12,738 00	5,163 13
Amount of Debts due and not paid, and considered doubtful, . . .	- -	- -	2,000 00	- -	- -

	MARBLEHEAD—Con.		METHUEN.		NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.		
DUE FROM THE BANK.							
Capital Stock,	\$120,000 00	\$100,000 00	\$200,000 00	\$210,000 00	\$150,000 00		
Bills in circulation,	60,892 00	38,455 00	75,677 00	48,353 00	106,325 00		
Net profits on hand,	7,003 81	9,917 43	22,516 74	4,572 94	21,008 17		
Balances due to other Banks,	583 25	2,011 78	4,850 88	3,361 39	- -		
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,963 10	7,979 09	46,293 13	25,952 66	82,832 83		
Cash deposited bearing interest,	- -	- -	- -	- -	757 23		
Total amount due from the Bank,	205,442 11	158,363 30	349,337 75	292,239 99	360,923 23		
RESOURCES OF THE BANK.							
Gold, Silver and other coined metals in its Banking-house,	8,038 89	3,512 50	6,693 16	7,936 30	10,223 95		
Real Estate,	6,333 33	- -	4,500 00	4,500 00	2,500 00		
Bills of Banks in this, and of the other New England States,	1,531 00	2,011 00	1,295 00	795 00	1,767 38		

Balances due from other Banks,	18,803 95	6,403 88	24,661 34	4,125 87	51,891 36
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	170,734 99	146,435 92	312,188 25	274,882 82	294,540 54
Total amount of the Resources of the Bank,	205,442 16	158,363 30	349,337 75	292,239 99	360,923 23
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 3½ per cent., 4,200 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 3 per cent., 6,300 00	January, 1857, extra dividend, 10 per cent., 15,000 00
	October, 1857, 3½ per cent., 4,200 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 8,000 00	October, 1857, 3 per cent., 6,300 00	April, 1857, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	6,259 05	9,902 17	21,666 34	5,158 39	20,024 11
Amount of Debts due to the Bank, secured by a pledge on its Stock,	4,825 00	- -	1,595 00	1,220 00	- -
Amount of Debts due and not paid, and considered doubtful,	2,763 37	- -	- -	1,800 00	- -

BANK RETURNS.

[Oct.

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$315,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation,	92,126 00	74,603 00	71,181 00	74,716 00	44,949 00
Net profits on hand,	6,239 18	24,583 97	22,598 18	13,352 80	21,130 10
Balances due to other Banks,	- -	17,374 27	10,768 85	2,393 94	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,826 32	77,856 14	89,721 33	37,776 56	55,388 64
Cash deposited bearing interest,	- -	- -	20,000 00	13,000 00	- -
Total amount due from the Bank,	285,191 50	509,417 38	414,269 36	341,239 30	321,467 74
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	5,296 82	6,175 60	4,336 27	3,843 42	4,923 10
Real Estate,	- -	24,254 01	7,269 00	3,000 00	5,000 00
Bills of Banks in this, and of the other New England States,	3,397 00	8,648 53	5,872 13	3,513 48	4,500 00

Balances due from other Banks, . . .	23,835 88	22,202 34	10,382 18	17,407 37	9,230 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	252,661 80	448,136 90	386,409 78	313,475 03	297,813 66
Total amount of the Resources of the Bank, .	285,191 50	509,417 38	414,269 36	341,239 30	321,467 74
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 4½ per cent., 9,450 00	April, 1857, 4 per cent., 8,010 00	April, 1857, 3¾ per cent., \$2.50 per share, 7,500 00	-
	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent. on old stock, 8,400 00 1½ per cent. on new, 1,575 00	October, 1857, 4 per cent., 8,010 00	October, 1857, 3 per cent., 6,000 00	October, 1857, 3 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,547 48	19,561 35	22,274 87	12,875 62	21,272 34
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	7,367 00	7,400 00	1,300 00	-	675 00
Amount of Debts due and not paid, and considered doubtful, . . .	-	900 00	1,200 00	200 25	18,500 00

	SALEM—Continued.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.		
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$500,000 00	\$250,000 00	\$100,000 00	\$250,000 00
Bills in circulation,	77,990 00	129,016 00	79,428 00	76,224 00	130,110 00
Net profits on hand,	15,465 79	40,071 46	3,436 00	14,060 51	9,443 70
Balances due to other Banks,	230 88	1,169 50	683 72	- -	2,791 27
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	47,476 01	163,766 80	29,179 44	19,803 68	50,578 19
Cash deposited bearing interest,	51,504 72	27,024 33	- -	7,400 00	- -
Total amount due from the Bank,	392,667 43	861,048 09	362,727 16	217,488 19	442,923 16
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,691 94	15,239 69	2,967 43	6,060 15	6,940 71
Real Estate,	- -	4,365 00	4,377 97	4,900 00	5,000 00
Bills of Banks in this, and of the other New England States,	1,389 78	2,769 24	- -	561 00	11,882 35

Balances due from other Banks, . . .	12,440 80	42,564 40	1,956 48	37,484 49	5,052 11
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	374,144 91	796,109 76	352,465 28	168,482 55	414,047 99
Total amount of the Resources of the Bank,	392,667 43	861,048 09	362,727 16	217,488 19	442,923 16
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3 per cent., 6,000 00	April, 1857, 3½ per cent., 17,500 00	— —	April, 1857, 5 per cent., 5,000 00	April, 1857, 3 per cent., 7,500 00
	October, 1857, 3 per cent., 6,000 00	October, 1857, 3½ per cent., 17,500 00	October, 1857, 3 per cent., 7,500 00	October, 1857, 5 per cent., 5,000 00	October, 1857, 4 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	14,362 21	37,269 23	3,329 42	13,684 49	8,206 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	600 00	5,500 00	5,258 00	— —	7,420 00
Amount of Debts due and not paid, and considered doubtful, . . .	13,480 97	2,000 00	15,000 00	1,405 15	600 00

	CAMBRIDGE.			
	BRIGHTON—Con.	Cambridge.	Cambridge City.	Cambridge Market.
DUE FROM THE BANK.				
Capital Stock,	\$250,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation,	158,851 00	45,090 00	54,703 00	57,762 00
Net profits on hand,	9,546 44	14,706 55	6,605 47	6,366 71
Balances due to other Banks,	- - -	- - -	537 50	- - -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	62,845 81	24,012 76	88,772 57	15,142 00
Cash deposited bearing interest,	- - -	10,000 00*	- - -	- - -
Total amount due from the Bank,	481,243 25	193,809 31	250,618 54	229,270 71
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	13,100 30	11,451 24	7,913 53	7,395 33
Real Estate,	8,270 28	6,000 00	- - -	4,800 00
Bills of Banks in this, and of the other New England States,	8,339 50	2,266 50	1,770 00	1,366 55
				5,532 26
				- - -
				63 00

DUE FROM THE BANK.

RESOURCES OF THE BANK.

Balances due from other Banks, . . .	42,908 82	14,080 99	71,872 03	11,834 61	11,929 88
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	408,624 35	160,010 58	169,062 98	203,874 22	170,908 21
Total amount of the Resources of the Bank, Rate and amount of Dividends since the last Annual Return, with dates, . . .	481,243 25	193,809 31	250,618 54	229,270 71	188,433 35
	April, 1857, 5 per cent. on 200,000 00 10,000 00	April, 1857, 4½ per cent., 4,500 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 6,000 00	April, 1857, 3 per cent., 3,000 00
	October, 1857, 4½ per cent. on 200,000 00 For 6 months, 9,000 00 2¼ per cent. on 50,000 00 3 months, 1,125 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 3 per cent., 4,500 00	October, 1857, 3 per cent., 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,647 33	14,949 44	4,629 43	6,400 00	11,367 53
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	12,100 00	6,500 00	3,250 00	13,600 00	2,250 00
Amount of Debts due and not paid, and considered doubtful, . . .	1,329 63	- -	- -	1,800 00	6,000 00

* "Cambridgeport Savings Bank."

	CAMBRIDGE—Con.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Banker Hill.	Monument.	Concord.	Framingham.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$200,000 00	
Bills in circulation,	68,211 00	160,158 00	102,870 00	76,417 00	82,376 00	
Net profits on hand,	6,586 36	41,826 03	4,527 07	10,505 82	27,705 11	
Balances due to other Banks,	—	—	461 27	—	—	
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	54,875 15	212,064 44	40,829 17	18,596 87	21,187 05	
Cash deposited bearing interest,	—	—	—	—	—	
Total amount due from the Bank,	229,672 51	714,048 47	298,687 51	205,519 69	331,268 16	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	33,469 93	41,294 54	15,670 05	7,310 76	9,131 42	
Real Estate,	—	24,000 00	7,500 00	2,400 00	3,000 00	
Bills of Banks in this, and of the other New England States,	9,056 94	9,315 00	5,601 00	451 97	5,826 00	

Balances due from other Banks, . . .	12,867 48	111,365 32	17,927 32	24,182 77	28,074 83
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, .	174,278 16	528,073 61	251,989 14	171,144 19	285,235 91
Total amount of the Resources of the Bank,	229,672 51	714,048 47	298,687 51	205,519 69	331,268 16
Rate and amount of Dividends since the last Annual Return, with dates, . . .	October, 1856, 4 per cent., 4,000 00	April, 1857, 4 per cent., 12,000 00	April, 1857, 3½ per cent., 5,250 00	April, 1857, 3½ per cent., 3,500 00	April, 1857, 5 per cent., 10,000 00
	April, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 12,000 00	October, 1857, 3½ per cent., 5,250 00	October, 1857, 3½ per cent., 3,500 00	October, 1857, 4½ per cent., 9,000 00
	October, 1857, 4 per cent., 4,000 00				
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,352 22	39,860 92	2,800 00	9,041 98	27,100 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	8,100 00	5,700 00*	3,181 50	5,780 00	-
Amount of Debts due and not paid, and considered doubtful, . . .	-	-	-	4,231 00	-

* "91 shares as collateral."

	I OWELL.			
	HOLLISTON.	HOPKINTON.	Appleton.	Lowell.
	Holliston.	Hopkinton.		
				Merchants'.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00
Bills in circulation,	42,789 00	51,982 00	120,845 00	51,581 00
Net profits on hand,	4,355 07	12,511 13	27,714 50	4,831 45
Balances due to other Banks,	1,020 79	1,673 56	- -	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,542 75	18,868 76	69,050 37	21,963 54
Cash deposited bearing interest,	- -	- -	- -	5,000 00
Total amount due from the Bank,	161,707 61	185,035 45	417,609 87	183,375 99
RESOURCES OF THE BANK.				
Gold, Silver and other coined metals in its Banking-house,	4,318 28	2,846 85	4,315 00	4,797 52
Real Estate,	- -	- -	15,000 00	12,000 00
Bills of Banks in this, and of the other New England States,	888 02	262 00	7,944 88	18,805 01
				4,115 92

Balances due from other Banks,	3,367 21	2,210 83	23,318 97	36,392 64	8,498 40
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	153,134 10	179,715 77	367,031 02	320,200 99	153,964 15
Total amount of the Resources of the Bank,	161,707 61	185,035 45	417,609 87	379,764 58	183,375 99
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 3½ per cent., 3,500 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 5 per cent., 10,000 00	October, 1857, 5 per cent., 10,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,000 00	11,889 71	23,101 00	35,629 34	2,400 00
Amount of Debts due to the Bank, secured by a pledge on its Stock,	2,600 00	- -	700 00	2,975 00	1,700 00
Amount of Debts due and not paid, and considered doubtful,	- -	472 18	1,875 86	10,300 00	500 00

	LOWELL.—Continued.			MALDEN.	NEWTON.
	Prescott.	Railroad.	Warehse.		
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$600,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation,	107,451 00	282,726 00	76,963 00	49,985 00	62,602 00
Net profits on hand,	29,731 03	113,070 35	8,803 22	8,407 37	20,639 18
Balances due to other Banks,	—	370 34	—	10,915 65	—
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	41,095 51	54,336 56	49,621 55	13,198 01	41,972 14
Cash deposited bearing interest,	—	36,000 00	—	—	—
Total amount due from the Bank,	378,277 54	1,086,503 25	285,387 77	182,506 03	275,213 32
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	6,026 75	6,269 69	2,276 77	3,975 50	4,657 48
Real Estate,	—	—	12,792 15	5,602 64	4,934 21
Bills of Banks in this, and of the other New England States,	7,775 76	1,180 00	6,196 16	246 00	2,384 00

Balances due from other Banks,	13,717 41	25,905 27	21,122 83	7,821 03	8,599 46
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . .	350,757 62	1,053,148 29	242,999 86	164,860 86	254,638 17
Total amount of the Resources of the Bank,	378,277 54	1,086,503 25	285,387 77	182,506 03	275,213 32
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 8,000 00	April, 1857, 4 per cent., 24,000 00	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 6,000 00
	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 24,000 00	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	25,500 00	102,100 00	5,416 66	8,201 10	20,632 78
Amount of Debts due to the Bank, secured by a pledge on its Stock,	800 00	4,100 00	2,850 00	3,175 00	1,075 00
Amount of Debts due and not paid, and considered doubtful,	4,610 99	45,000 00*	— —	2,000 00	1,188 50

* "\$27,000 of which is considered good."

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$100,000 00	\$200,000 00	\$125,900 00	\$150,000 00
Bills in circulation,	38,536 00	66,060 00	86,940 00	75,930 00	79,510 00
Net profits on hand,	3,031 52	8,133 73	5,917 12	14,142 33	7,305 96
Balances due to other Banks,	192 89	- -	12,318 29	- -	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	15,023 22	4,428 79	23,612 77	31,891 60	15,910 62
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the Bank,	156,783 63	178,622 52	328,788 18	250,863 93	252,726 58
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,318 14	5,140 31	5,137 31	8,727 22	9,712 85
Real Estate,	- -	2,000 00	5,500 00	3,250 00	3,000 00
Bills of Banks in this, and of the other New England States,	729 00	3,972 64	4,055 00	2,431 00	638 00

Balances due from other Banks, . . .	8,374 09	9,721 32	4,000 00	20,322 70	8,121 32
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	143,362 40	157,788 25	310,095 87	216,133 01	231,254 41
Total amount of the Resources of the Bank,	156,783 63	178,622 52	328,788 18	250,863 93	252,726 58
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 3½ per cent., 7,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent. on 100,000 00, 4,000 00
	October, 1857, 3 per cent., 3,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. on 100,000 00, 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,388 94	7,214 80	6,192 42	14,142 33	7,248 13
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	4,913 25	800 00	650 00	- -	910 00
Amount of Debts due and not paid, and considered doubtful, . . .	263 34	1,657 70	- -	- -	- -

	BLACKSTONE.		FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester County.	Fitchburg.	Rollstone.	Grafton.	Lancaster.	
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00	\$250,000 00	\$250,000 00	\$100,000 00	\$200,000 00	
Bills in circulation,	18,959 00	141,365 00	81,455 00	26,989 00	104,433 00	
Net profits on hand,	*	36,500 08	30,293 24	6,786 29	20,580 91	
Balances due to other Banks,	664 24	- -	1,394 83	6,369 56	835 74	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	9,215 61	44,500 37	27,054 55	12,183 28	14,896 96	
Cash deposited bearing interest,	3,018 61†	- -	- -	- -	- -	
Total amount due from the Bank, . . .	131,857 46	472,365 45	390,197 62	152,328 13	340,746 61	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	2,683 54	25,662 82	12,178 61	3,616 06	5,201 17	
Real Estate,	- -	3,000 00	3,985 05	- -	1,000 00	
Bills of Banks in this, and of the other New England States,	854 00	1,250 00	884 00	234 00	660 00	

Balances due from other Banks, . . .	5,510 66	62,380 58	38,519 90	7,734 84	13,309 32
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	120,561 35	380,072 05	334,630 06	140,743 23	320,576 12
Total amount of the Resources of the Bank,	129,609 55	472,365 45	390,197 62	152,328 13	340,746 61
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3 per cent., 3,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 3½ per cent., 8,750 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 8,000 00
		October, 1857, 4 per cent., 10,000 00	October, 1857, 3½ per cent., 8,750 00	October, 1857, 3 per cent., 3,000 00	October, 1857, 4 per cent., 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,318 66	34,000 00	29,938 03	4,500 00	19,851 81
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	-	200 00	900 00	-	910 00
Amount of Debts due and not paid, and considered doubtful, . . .	-	1,500 00	1,472 40	2,533 25	246 23

* "This Bank was robbed in September last of \$8,300."

† "Due Blackstone Savings Bank."

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBOROUGH.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital Stock,	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation,	96,289 00	85,252 00	40,780 00	51,067 00	41,453 00
Net profits on hand,	15,086 95	26,581 66	5,458 00	9,169 97	10,791 65
Balances due to other Banks,	1,209 21	- -	136 67	299 25	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	14,708 92	27,231 81	20,301 79	25,528 13	9,004 26
Cash deposited bearing interest,	4,000 00	3,100 00*	- -	- -	- -
Total amount due from the Bank,	331,294 08	392,165 47	166,676 46	186,064 35	161,248 91
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,798 77	5,534 28	4,290 22	6,991 42	3,392 32
Real Estate,	- -	- -	- -	2,000 00	5,000 00
Bills of Banks in this, and of the other New England States,	2,271 00	856 00	763 00	2,404 40	1,251 00

Balances due from other Banks,	13,450 38	9,621 33	15,550 30	16,364 42	9,665 46
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	310,773 93	376,153 86	146,072 94	158,304 11	141,940 13
Total amount of the Resources of the Bank,	331,294 08	392,165 47	166,676 46	186,064 35	161,248 91
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 5 per cent., 10,000 00	April, 1857, 5 per cent., 12,500 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 4,000 00
	October, 1857, 4 per cent., 8,000 00	October, 1857, 5 per cent., 12,500 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	14,000 00	26,000 00	3,000 00	8,712 90	10,635 74
Amount of Debts due to the Bank, secured by a pledge on its Stock,	— —	— —	500 00	— —	1,600 00
Amount of Debts due and not paid, and considered doubtful,	5,145 93†	— —	843 00	950 00	3,806 00

* "To Milford Savings Bank."

† "About one-half of this amount considered doubtful."

	SOUTHBRIDGE.			UNBRIDGE.			WORCESTER.		
	Southbridge.			Blackstone.			City.	Central.	Citizens'.
DUE FROM THE BANK.									
Capital Stock,	\$150,000 00			\$100,000 00			\$390,900 00	\$350,000 00	\$150,000 00
Bills in circulation,	72,437 00			58,964 00			86,806 00	57,350 00	39,227 00
Net profits on hand,	14,459 48			15,095 93			19,150 00	21,635 51	50,873 75
Balances due to other Banks,	967 23			298 00			29,353 80	857 92	707 98
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,453 18			7,471 25			58,729 66	51,373 25	23,409 59
Cash deposited bearing interest,	2,500 00			- -			- -	- -	- -
Total amount due from the Bank,	247,816 89			181,829 18			581,939 46	481,216 68	261,218 32
RESOURCES OF THE BANK.									
Gold, Silver and other coined metals in its Banking-house,	8,891 48			5,960 32			7,242 21	10,393 12	6,008 64
Real Estate,	2,600 00			- -			- -	- -	16,000 00
Bills of Banks in this, and of the other New England States,	764 00			71 00			279 00	3,870 00	452 00

Balances due from other Banks,	1,402 38	16,226 43	3,455 39	21,603 24	12,385 42
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description excepting the balances due from other Banks, . .	234,159 03	159,571 43	573,962 86	445,350 32	229,372 26
Total amount of the Resources of the Bank, .	247,816 89	181,829 18	584,939 46	481,216 68	264,218 32
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., on 300,000 00 12,000 00	April, 1857, 4 per cent., 14,000 00	April, 1857, 5 per cent., 7,500 00
	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. on 300,000 00 12,000 00 interest on new stock, 640 00	October, 1857, 4 per cent., 14,000 00	October, 1857, 5 per cent., 7,500 00
Amount of Reserved Profits at the time of declaring the last Dividend,	13,869 78	15,772 59	15,409 03	17,500 00	50,424 28
Amount of Debts due to the Bank, secured by a pledge on its Stock,	- -	650 00	- -	- -	- -
Amount of Debts due and not paid, and considered doubtful,	5,538 55	- -	2,000 00	2,666 71	16,517 47

	WORCESTER—Continued.				NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.	
DUE FROM THE BANK.						
Capital Stock,	\$350,000 00	\$250,000 00	\$300,000 00	\$200,000 00	\$200,000 00	
Bills in circulation,	89,148 00	63,332 00	96,410 00	66,487 00	115,982 00	
Net profits on hand,	57,088 23	19,698 33	64,517 17	17,747 90	47,504 68	
Balances due to other Banks,	12,355 51	- -	9,975 38	5,000 00	959 34	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,374 25	34,896 50	58,707 41	28,431 63	30,755 81	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the Bank,	546,965 99	367,926 83	529,609 96	317,666 53	395,201 83	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	5,643 31	13,485 69	18,555 35	5,017 68	12,105 39	
Real Estate,	- -	- -	25,000 00	- -	3,500 00	
Bills of Banks in this, and of the other New England States,	4,073 00	411 00	3,382	102 00	752 00	

Balances due from other Banks,	6,567 02	26,593 00	36,810 34	16,098 47	71,881 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	530,682 66	327,437 14	445,862 27	296,418 38	306,962 52†
Total amount of the Resources of the Bank,	546,965 99	367,926 83	529,609 96	317,666 53	395,201 83
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 4 per cent., 14,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 4 per cent., 12,000 00	April, 1857, 3 per cent., 6,000 00	April, 1857, 5 per cent., 10,000 00
	October, 1857, 4 per cent., 14,000 00	October, 1857, 4 per cent., 10,000 00	October, 1857, 4 per cent., 12,000 00	- -	October, 1857, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	55,816 36	18,000 00	63,313 15	8,698 74	46,234 26
Amount of Debts due to the Bank, secured by a pledge on its Stock,	21,100 00	1,100 00	1,500 00*	- -	3,600 00
Amount of Debts due and not paid, and considered doubtful,	3,882 26	4,582 39	6,000 00	6,913 64†	- -

* "On seventeen shares."
 † "A partial loss only is expected on this amount."
 ‡ "Includes Loan to State of \$4,000."

	WARE.	CONWAY.	GREENFIELD.		SHELburnE.
	Hampshire Manufacturers'.	Conway.	Franklin County.	Greenfield.	Shelburne Falls.
DUE FROM THE BANK.					
Capital Stock,	\$300,000 00	\$125,000 00	\$200,000 00	\$200,000 00	\$100,000 00
Bills in circulation,	161,240 00	67,252 00	77,971 00	78,010 00	46,313 00
Net profits on hand,	35,853 84	11,381 62	24,845 50	16,121 69	248 02
Balances due to other Banks,	6,892 42	2,125 31	— —	400 00	10,254 13
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	20,833 81	15,646 99	23,531 02	44,172 44	9,672 43
Cash deposited bearing interest,	— —	— —	— —	— —	— —
Total amount due from the Bank,	524,820 07	221,405 92	326,347 52	338,704 13	166,487 58
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	11,599 21	4,958 64	7,700 86	5,973 08	5,749 63
Real Estate,	3,785 30	— —	6,662 40	7,250 00	2,229 61
Bills of Banks in this, and of the other New England States,	3,190 00	2,056 45	1,798 00	1,906 00	314 00

Balances due from other Banks, . . .	2,733 73	7,260 66	14,496 15	25,746 30	8,064 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	503,511 83	207,130 17	295,690 11	297,828 75	150,130 12
Total amount of the Resources of the Bank,	524,820 07	221,405 92	326,347 52	338,704 13	166,487 58
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent. on 250,000 00 10,000 00	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 4 per cent., 8,000 00	- -
	October, 1857, 4 per cent. on 250,000 00 10,000 00	- -	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 8,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	36,327 88	6,753 30	24,173 83	23,816 92	531 85
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	2,400 00	4,000 00	- -	- -	5,130 89
Amount of Debts due and not paid, and considered doubtful, . . .	1,338 00	4,050 00	- -	6,000 00	- -

	CHICOPEE.	HOLYOKE.	MONSON.	SPRINGFIELD.	
	Cabot.	Hadley Falls.	Monson.	Agawam.	Chicopee.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$200,000 00	\$150,000 00	\$250,000 00	\$300,000 00
Bills in circulation,	58,158 00	97,239 00	56,068 00	125,263 00	116,396 00
Net profits on hand,	16,247 82	22,772 15	14,034 75	19,862 50	52,298 14
Balances due to other Banks,	3,297 87	703 28	- -	1,185 09	4,712 08
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	16,535 40	8,886 26	13,089 36	72,166 10	36,486 50
Cash deposited bearing interest,	- -	- -	- -	- -	- -
Total amount due from the Bank,	244,239 09	329,600 69	233,192 11	468,476 69	509,892 72
RESOURCES OF THE BANK.					
Gold, Silver, and other coined metals in its Banking-house,	4,111 74	7,479 83	6,300 82	13,002 16	9,994 71
Real Estate,	- -	6,371 70†	6,626 62	7,921 03	7,500 00
Bills of Banks in this, and of the other New England States,	191 00*	70 00	731 00	2,037 00	637 00

Balances due from other Banks, . . .	3,000	48,669 52	21,317 59	42,399 62	24,030 03
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	236,936 35	267,009 64	198,216 08	403,116 88	467,730 98
Total amount of the Resources of the Bank,	244,239 09	329,600 69	233,192 11	468,476 69	509,892 72
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	March, 1857, 4 per cent., 8,000 00	April, 1857, 3 per cent., 4,500 00	April, 1857, 4 per cent., 8,000 00	April, 1857, 5 per cent., 15,000 00,
		October, 1857, 3 per cent., 6,000 00	- -	October, 1857, 3 per cent., on old stock 6,000 00	- -
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,400 35	22,343 15	8,930 63	18,844 01	34,995 30
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	450 00	1,000 00	500 00	650 00	3,050 00
Amount of Debts due and not paid, and considered doubtful, . . .	540 30	4,950 00	14,272 07	12,355 00	12,454 97

* "Out of New England States."

† "Including Vault and Furniture."

	SPRINGFIELD—Continued.				WESTFIELD.	
	John Hancock.	Pynchon.	Springfield.	Western.	Hamden.	
DUE FROM THE BANK.						
Capital Stock,	\$150,000 00	\$150,000 00	\$300,000 00	\$250,000 00	\$150,000 00	
Bills in circulation,	55,148 00	40,598 00	102,705 00	106,546 00	79,191 00	
Net profits on hand,	11,552 98	18,242 10	26,931 05	18,510 83	18,798 97	
Balances due to other Banks,	21,598 86	5,335 12	141 99	59,893 38	- -	
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	19,258 63	25,197 81	53,698 13	12,574 77	25,182 43	
Cash deposited bearing interest,	- -	- -	- -	- -	- -	
Total amount due from the Bank,	257,558 47	239,373 03	483,476 17	447,524 98	273,172 40	
RESOURCES OF THE BANK.						
Gold, Silver and other coined metals in its Banking-house,	4,180 21	5,053 46	17,690 70	5,206 29	6,919 54	
Real Estate,	13,536 50	15,063 71	7,200 00	31,997 44	8,140 74	
Bills of Banks in this, and of the other New England States,	206 00	365 00	591 00	2,062 00	1,242 00	

Balances due from other Banks, . . .	3,006 29	4,881 94	48,773 98	18,034 00	22,269 54
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	236,629 47	214,008 92	409,220 49	390,225 25	234,600 58
Total amount of the Resources of the Bank,	257,558 47	239,373 03	483,476 17	447,524 98	273,172 40
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 5 per cent., 7,500 00	April, 1857, 3 per cent., 9,000 00	April, 1857, 4 per cent., 10,000 00	April, 1857, 4 per cent., 6,000 00
	- -	- -	- -	- -	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,450 25	10,653 14	13,377 20	10,250 21	18,461 12
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	4,900 00	300 00	- -	10,300 00	1,050 00
Amount of Debts due and not paid, and considered doubtful, . . .	3,369 13	10,209 30	13,683 99	20,000 00	293 00

	WESTFIELD—Con.	ADAMS.	GT. BARRINGTON.	LEE.	PITTSFIELD.
	Westfield.	Adams.	Mahaive.	Lee.	Agricultural.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$350,000 00	\$200,000 00	\$300,000 00	\$200,000 00
Bills in circulation,	58,571 00	81,876 00	102,985 00	76,742 00	66,597 00
Net profits on hand,	11,133 78	11,566 12	21,794 81	23,598 65	38,859 48
Balances due to other Banks,	6,283 62	1,376 23	5,014 78	15,927 33	5,788 51
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	20,251 73	30,544 48	23,546 69	7,602 61	35,080 94
Cash deposited bearing interest,		7,000 00*	— —	2,710 54	— —
Total amount due from the Bank,	246,240 13	482,362 83	353,341 28	426,581 13	346,325 93
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	2,467 43	3,413 82	2,136 33	2,846 14	4,770 43
Real Estate,	5,051 54	8,940 00	2,733 92	3,000 00	8,800 00
Bills of Banks in this, and of the other New England States,	246 00	2,142 12	1,757 00	— —	1,977 00

Balances due from other Banks, . . .	8,808 26	18,148 79	25,891 20	13,039 92	39,174 24
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	229,606 90	449,718 10	320,822 83	407,695 07	291,604 26
Total amount of the Resources of the Bank,	246,240 13	482,362 83	353,341 28	426,581 13	346,325 93
∞ Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent. on 250,000 00 10,000 00	April, 1857, 5 per cent., 10,000 00	April, 1857, 4 per cent. on 200,000 00 8,000 00	April, 1857, 4 per cent., 8,000 00
	October, 1857, 4 per cent., 6,000 00	2 per cent. on 50,000 00, 1,000 00	October, 1857, 4½ per cent., 9,000 00	— —	— —
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	10,679 55	68 98	21,602 80	21,337 25	29,517 42
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	1,750 00	— —	495 00	7,527 75	— —
Amount of Debts due and not paid, and considered doubtful, . . .	6,673 54	11,859 30	973 00	1,500 00	†

* “North Adams Savings Bank.”
† “It is impossible to say in the present state of money matters, what is doubtful.”

	PITTSFIELD—Con.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANK.					
Capital Stock,	\$500,000 00	\$200,000 00	\$100,000 00	\$300,000 00	\$150,000 00
Bills in circulation,	151,352 00	80,654 00	58,250 00	115,160 00	58,030 00
Net profits on hand,	7,789 27	16,691 88	13,779 24	54,448 02	5,071 91
Balances due to other Banks,	15,901 69	89 28	4,557 80	7,613 38	3,200 00
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	80,632 91	27,748 66	27,171 44	35,152 42	32,951 01
Cash deposited bearing interest,	— — —	— — —	— — —	2,160 02*	— — —
Total amount due from the Bank,	755,675 87	325,183 82	203,758 48	514,563 84	249,252 92
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	6,242 65	4,813 41	4,950 77	10,076 75	5,830 21
Real Estate,	13,778 14	2,250 00	— — —	— — —	— — —
Bills of Banks in this, and of the other New England States,	2,031 00	668 00	1,980 00	1,582 00	265 00

Balances due from other Banks, . . .	38,974 31	8,782 06	- -	9,437 27	4,224 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	694,649 77	308,670 35	196,827 71	493,467 82	238,933 43
Total amount of the Resources of the Bank,	755,675 87	325,183 82	203,758 48	514,563 84	249,252 92
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent. on 300,000 00, 12,000 00	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 4,000 00	Nov., 1856, 5 per cent. on 250,000 00, 12,500 00	April, 1857, 4 per cent., 6,000 00
	June, 1857, 11 per cent. on 300,000 00, 33,000 00	- -	October, 1857, 4 per cent., 4,000 00	May, 1857, 5 per cent. on 250,000 00, 12,500 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	- -	8,763 76	13,139 76	40,300 57	4,607 16
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	6,342 00	- -	200 00	500 00	- -
Amount of Debts due and not paid, and considered doubtful, . . .	2,000 00	- -	- -	2,620 14	1,140 53

* "To Dedham Institution for Savings."

	DORCHESTER—Con.		QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.		Mount Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANK.						
Capital Stock,	\$100,000 00		\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Bills in circulation,	37,446 00		42,642 00	59,300 00	64,566 00	74,620 00
Net profits on hand,	13,967 93		8,168 75	15,294 70	50,159 01	11,099 13
Balances due to other Banks,	— —		— —	— —	— —	— —
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	16,153 00		44,949 40	50,783 11	81,729 68	71,593 81
Cash deposited bearing interest,	— —		— —	— —	— —	— —
Total amount due from the Bank,	167,566 93		245,760 15	275,377 81	346,454 69	307,312 94
RESOURCES OF THE BANK.						
Gold, Silver, and other coined metals in its Banking-house,	4,909 17		4,324 03	5,850 13	7,073 92	7,227 40
Real Estate,	6,000 00		— —	5,000 00	— —	2,500 00
Bills of Banks in this, and of the other New England States,	1,909 00		3,578 73	12,564 56	401 00	571 00

Balances due from other Banks, . . .	6,072 04	14,170 63	13,655 45	31,661 42	28,411 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	148,676 72	223,686 76	238,307 67	307,318 35*	268,602 65
Total amount of the Resources of the Bank, .	167,566 93	245,760 15	275,377 81	346,454 69	307,312 94
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 4,000 00	April, 1857, 4 per cent. on 100,000 00 4,000 00	April, 1857, 4½ per cent. on 100,000 00 4,500 00	April, 1857, 5 per cent., 7,500 00	April, 1857, 4 per cent., 6,000 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent. on 100,000 00 4,000 00	October, 1857, 4½ per cent. on 100,000 00 4,500 00	October, 1857, 5 per cent., 7,500 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	13,191 89	7,699 51	14,607 58	47,016 72	11,274 59
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	- -	4,600 00	2,200 00	- -	3,000 00
Amount of Debts due and not paid, and considered doubtful, . . .	- -	2,887 87	1,000 00	- -	1,421 00

* "Also including loan to State of \$7,500."

	ROXBURY—Con.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANK.					
Capital Stock,	\$150,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$300,000 00
Bills in circulation,	53,970 00	58,888 00	50,146 00	31,001 00	53,161 00
Net profits on hand,	5,638 87	23,884 64	19,009 98	14,604 20	5,027 41
Balances due to other Banks,	- -	- -	7,528 00	9,029 38	1,695 95
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	58,679 38	42,565 16	11,098 91	18,487 47	45,187 39
Cash deposited bearing interest,	- -	- -	- -	- -	8,000 00
Total amount due from the Bank,	268,288 25	275,337 80	237,782 89	173,122 05	413,074 75
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	10,620 90	4,127 75	3,063 60	2,480 06	3,291 69
Real Estate,	- -	6,000 00	1,000 00	3,900 00	3,000 00
Bills of Banks in this, and of the other New England States,	3,719 73	1,134 00	1,512 00	1,215 00	711 00

Balances due from other Banks, . . .	25,552 60	13,402 67	3,685 84	12,667 19	8,949 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	228,395 02	250,673 38	228,521 45	152,859 80	397,119 29
Total amount of the Resources of the Bank,	268,288 25	275,337 80	237,782 89	173,122 05	413,074 75
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	April, 1857, 4 per cent., 6,000 00	Nov., 1856, 3½ per cent., 5,250 00	April, 1857, 3 per cent., 3,000 00	April, 1857, 3¼ per cent., 9,750 00
	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 6,000 00	May, 1857, 4 per cent., 6,000 00	October, 1857, 3 per cent., 3,000 00	October, 1857, 3 per cent., 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,000 00	20,691 51	13,337 63	12,978 05	4,448 99
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	3,200	- -	- -	- -	700 00
Amount of Debts due and not paid, and considered doubtful, . . .	- -	2,008 55	350 00	9,000 00	- -

	FALL RIVER.				NEW BEDFORD.
	Fall River.	Massasoit.	Metacomct.	Wamsutta.	
DUE FROM THE BANK.					
Capital Stock,	\$350,000 00	\$200,000 00	\$600,000 00	\$100,000 00	\$600,000 00
Bills in circulation,	79,067 00	67,861 00	98,405 00	49,987 00	177,322 00
Net profits on hand,	44,696 23	31,765 85	44,036 41	3,557 50	10,430 49
Balances due to other Banks,	1,661 86	12,820 30	3,640 22	3,898 16	24,900 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	69,098 50	41,744 31	24,486 10	18,905 38	142,266 44
Cash deposited bearing interest,	- -	- -	- -	- -	9,890 27
Total amount due from the Bank,	544,523 59	354,191 46	770,567 73	176,348 04	964,809 25
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	21,827 78	2,777 33	8,730 79	2,864 42	11,238 29
Real Estate,	8,000 00	- -	- -	- -	19,830 35
Bills of Banks in this, and of the other New England States,	16,747 65	4,960 81	3,866.24	3,963 78	3,430 16

Balances due from other Banks, . . .	25,050 12	618 63	8,378 41	23 60	31,467 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	472,898 04	345,834 69	749,592 29	169,496 24	898,842 86
Total amount of the Resources of the Bank,	544,523 59	354,191 46	770,567 73	176,348 04	964,809 25
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3 $\frac{3}{4}$ per cent., 12,000 00	January, 1857, 4 per cent., 8,000 00	January, 1857, 3 $\frac{1}{2}$ per cent., 21,000 00	- -	April, 1857, 3 per cent., 18,000 00
	October, 1857, 3 $\frac{3}{4}$ per cent., 12,000 00	July, 1857, 4 per cent., 8,000 00	July, 1857, 3 $\frac{1}{2}$ per cent., 21,000 00	July, 1857, 6 per cent., 6,000 00†	October, 1857, 3 per cent., 18,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	43,710 22	27,640 07	33,931 29	61 79	11,523 93
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	- -	3,300 00	- -	- -	- -
Amount of Debts due and not paid, and considered doubtful, . . .	8,212 23*	4,971 71	8,564 44	- -	128 55

* "Of which, \$4,100.82 is not considered doubtful."

† "First dividend."

	NEW BEDFORD—Con.			TAUNTON.	
	Marine.	Mechanics'.	Merchants'.	Bristol County.	Machinists'.
DUE FROM THE BANK.					
Capital Stock,	\$600,000 00	\$600,000 00	\$600,000 00	\$350,000 00	\$200,000 00
Bills in circulation,	228,491 00	115,455 00	294,727 00	128,911 00	50,523 00
Net profits on hand,	32,754 08	17,045 01	31,942 81	41,286 96	34,599 96
Balances due to other Banks,	4,376 37	15,955 06	6,596 20	1,521 82	711 63
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	124,076 98	67,125 36	160,383 78	65,160 59	35,791 97
Cash deposited bearing interest,	6,910 54	- -	6,248 78	- -	- -
Total amount due from the Bank,	936,638 97	815,580 43	1,099,898 57	586,880 37	321,626 56
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	7,710 35	8,975 67	8,211 22	8,114 61	7,383 35
Real Estate,	11,528 00	9,000 00	10,000 00	10,000 00	- -
Bills of Banks in this, and of the other New England States,	1,417 00	3,639 00	162 00	5,097 03	5,035 82

Balances due from other Banks, . . .	18,168 96	2,160 42	69,241 65	27,429 54	8,486 83
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	957,814 66	791,805 34	1,012,283 70	536,239 19	300,720 56
Total amount of the Resources of the Bank,	996,638 97	815,580 43	1,099,898 57	586,880 37	321,626 56
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 24,000 00	April, 1857, 3½ per cent. on 400,000 00 14,000 00	April, 1857, 4 per cent., 24,000 00	March, 1857, 4 per cent., 14,000 00	April, 1857, 4 per cent., 8,000 00
	October, 1857, 3 per cent., 18,000 00	October, 1857, 3 per cent., 18,000 00	October, 1857, 3 per cent., 18,000 00	October, 1857, 4 per cent., 14,000 00	- -
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	32,542 06	17,183 28	33,928 47	40,814 18	25,412 76
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	- -	- -	400 00	500 00	- -
Amount of Debts due and not paid, and considered doubtful, . . .	- -	- -	2,188 87	- -	15,406 09

	TAUNTON—Con.	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.
	Taunton.	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.					
Capital Stock,	\$100,000 00	\$150,000 00	\$140,000 00	\$100,000 00	\$185,100 00
Bills in circulation,	158,118 00	62,145 00	80,547 00	57,829 00	101,447 00
Net profits on hand,	57,028 84	25,008 63	11,424 72	15,531 67	16,758 88
Balances due to other Banks,	8,306 69	- -	- -	- -	- -
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	106,948 73	29,598 41	31,474 15	44,576 95	20,615 47
Cash deposited bearing interest,	- -	- -	- -	- -	7,319 34
Total amount due from the Bank,	730,402 26	266,752 04	263,445 87	217,937 62	331,240 69
RESOURCES OF THE BANK.					
Gold, Silver and other coined metals in its Banking-house,	10,711 50	5,516 18	6,164 70	4,791 39	5,453 44
Real Estate,	10,000 00	5,988 16	5,000 00	- -	2,500 00
Bills of Banks in this, and of the other New England States,	1,300 00	1,855 00	2,849 57	4,003 00	1,518 08

Balances due from other Banks, . . .	48,712 91	21,786 12	8,900 80	14,333 38	14,977 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	659,677 85	231,606 58	240,530 80	194,809 85	306,791 75
Total amount of the Resources of the Bank,	730,402 26	266,752 04	263,445 87	217,937 62	331,240 69
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4½ per cent. on 350,000 00, 15,750 00	April, 1857, 4½ per cent., 6,750 00	April, 1857, 4 per cent., 5,600 00	April, 1857, 4 per cent. 4,000 00	April, 1857, 4 per cent., 6,000 00
	October, 1857, 4 per cent. on 400,000 00, 16,000 00	October, 1857, 4 per cent., 6,000 00	October, 1857, 4 per cent., 5,600 00	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	55,981 86	21,000 00	9,111 85	12,946 38	16,000 00
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	3,300 00	- -	1,100 00	- -	600 00
Amount of Debts due and not paid, and considered doubtful, . . .	4,800 72	1,816 83	4,000 00	- -	3,000 00

	PLYMOUTH—Con.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Bank of Cape Cod.
DUE FROM THE BANK.				
Capital Stock,	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation,	113,873 00	59,408 00	36,548 00	103,450 00
Net profits on hand,	7,720 01	17,018 68	9,394 32	6,290 98
Balances due to other Banks,	- -	687 15	- -	- -
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	32,949 41	22,628 23	5,889 55	14,109 21
Cash deposited bearing interest,	4,740 62*	7,000 00	- -	- -
Total amount due from the Bank,	309,283 04	206,742 06	151,831 87	273,850 19
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	9,384 91	3,220 72	3,961 75	6,372 37
Real Estate,	2,500 00	5,000 00	4,400 00	3,625 81
Bills of Banks in this, and of the other New England States,	4,153 24	4,165 00	675 00	1,252 00

Balances due from other Banks, . . .	21,253 98	10,701 65	3,317 60	27,538 08
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	271,990 91	183,654 69	139,477 46	235,061 93
Total amount of the Resources of the Bank,	309,283 04	206,742 06	151,831 87	273,850 19
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 4 per cent., 6,000 00	- -	April, 1857, 3 per cent., 3,000 00	April, 1857, 4 per cent., 4,000 00
	October, 1857, 3 per cent., 4,500 00	- -	October, 1857, 3 per cent., 3,000 00	October, 1857, 4 per cent., 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	12,509 13	5,431 79	9,699 47	5,500 82
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	600 00†	- -	995 00	7,945 00
Amount of Debts due and not paid, and considered doubtful, . . .	5,000 00	- -	6,493 13	7,530 37‡

† “On 10 shares.”

‡ “Not considered doubtful.”

* “Savings Banks.”

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital Stock,	\$100,000 00	\$350,000 00	\$100,000 00	\$200,000 00
Bills in circulation,	84,970 00	227,530 00	82,165 00	100,701 00
Net profits on hand,	4,567 38	47,573 86	8,079 35	44,292 06
Balances due to other Banks,	— —	5,000 00	306 38	1,604 09
Cash deposited, including all sums whatsoever due from the Bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted,	9,792 62	17,746 57	36,910 27	94,829 81
Cash deposited bearing interest,	— —	— —	— —	— —
Total amount due from the Bank,	199,330 00	647,850 43	227,461 00	441,426 96
RESOURCES OF THE BANK.				
Gold, Silver, and other coined metals in its Banking-house,	7,898 54	10,987 47	3,817 37	8,847 34
Real Estate,	3,000 00	2,000 00	5,000 00	10,000 00
Bills of Banks in this, and of the other New England States,	266 00	1,920 00	289 00	510 00

Balances due from other Banks, . . .	11,313 84	17,915 01	42,597 86	46,394 27
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, .	176,851 62	615,027 95	175,756 77	375,675 35
Total amount of the Resources of the Bank,	199,330 00	647,850 43	227,461 00	441,426 96
Rate and amount of Dividends since the last Annual Return, with dates, . . .	April, 1857, 3½ per cent., 3,500 00	April, 1857, 4 per cent., 14,000 00	April, 1857, 3 per cent., 3,000 00	April, 1857, 6 per cent., 12,000 00
	October, 1857, 4 per cent., 4,000 00	October, 1857, 4 per cent., 14,000 00	October, 1857, 3 per cent., 3,000 00	October, 1857, 5 per cent., 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	5,233 11	46,778 48	6,088 65	43,890 52
Amount of Debts due to the Bank, secured by a pledge on its Stock, . . .	1,360 00	3,680 00	- -	- -
Amount of Debts due and not paid, and considered doubtful, . . .	- -	2,518 40	922 21*	650 00

“ * Not considered doubtful.”

DUE FROM THE BANKS.		36 Banks in Boston.	137 Banks out of Boston.	Total—173 Banks.
Capital Stock paid in, . . . . .	.	\$31,966,000 00	\$28,359,720 00	\$60,319,720 00
Bills in circulation, . . . . .	.	6,800,591 75	11,304,235 50	18,104,827 25
Net profits on hand, . . . . .	.	3,322,140 98	2,759,748 22	6,081,889 20
Balances due to other Banks, . . . . .	.	3,581,055 98	525,638 53	4,106,694 51
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, their bills in circulation, profits and balances due to other Banks excepted,				
Cash deposited bearing interest, . . . . .	.	12,366,997 74	5,264,193 13	17,631,190 87
Total amount due from the Banks, . . . . .	.	59,015,011 10	48,573,259 10	107,588,270 20
RESOURCES OF THE BANKS.				
Gold, Silver and other coined metals in their Banking-houses, . . . . .	.	2,623,756 00	987,341 45	3,611,097 45
Real Estate, . . . . .	.	901,970 47	706,642 97	1,608,613 44
Bills of Banks in this, and of the other New England States, . . . . .	.	3,989,881 35	395,768 85	4,385,650 20

Balances due from other Banks,	2,856,230 22	2,665,858 75	5,522,088 97
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	48,643,173 06	43,815,399 17	92,458,572 23
Total amount of the Resources of the Banks,	59,015,011 10	48,571,011 19†	107,586,022 29
Rate and amount of Dividends since the last Annual Return, with dates,	April, 1857, 1,229,100 00	April, 1857, 1,030,885 00	Oct. and Nov. 1856, 29,750 00
	October, 1857, 1,204,350 00	October, 1857, 890,800 00	April, 1857, 2,309,985 00
Amount of Reserved Profits at the time of declaring the last Dividends,	3,041,513 83	2,486,911 13	October, 1857, 2,095,150 00
Amount of Debts due to the Banks, secured by a pledge on their Stock,	355,991 25	327,912 52	5,528,424 96
Amount of Debts due and not paid, and considered doubtful,	269,445 61	451,484 87*	683,903 77
			720,930 48*

Average Dividend of thirty-six Banks in Boston, in April, 1857, is $3\frac{8.5}{100}$ per cent.; of thirty-six Banks in October, 1857, is $3\frac{7.7}{100}$ per cent.
 Average Dividend of one hundred and thirty-one Banks out of Boston in April, 1857, (dividends paid on \$27,135,000 capital,) is $3\frac{9.8}{100}$ per cent.; of one hundred and sixteen Banks in October, 1857, (dividends paid on \$26,322,250 capital,) is $3\frac{3.8}{100}$ per cent.
 Average Dividend of one hundred and sixty-seven Banks in and out of Boston in April, 1857, (dividends paid on \$59,095,000 capital,) is $3\frac{9.1}{100}$ per cent.; of one hundred and fifty-two Banks in October, 1857, (dividends paid on \$58,282,250 capital,) is $3\frac{5.9}{100}$ per cent.

* Of which amount \$42,126.40 is "not considered doubtful."

† For difference in aggregates see Return of Worcester County Bank.

The Capital Stock of the following Banks was increased at the Session of 1857, viz.:—

Location.	Name.	Amount of Increase.	Remarks.
Springfield, .	Agawam, . .	\$100,000 00	July 18, \$50,000 paid in.
Salem, . . .	Asiatic, . .	105,000 00	July 10, 80,000 paid in; Aug. 3. 25,000 paid in.
Brighton, . .	Brighton M'k't,	100,000 00	July 1, 50,000 paid in.
Harwich, . .	Cape Cod, .	50,000 00	Sept. 28, 25,000 paid in; Oct. 5. 25,000 paid in.
Worcester, . .	City, . . .	100,000 00	Aug. 3, 64,000 paid in.
Conway, . .	Conway, . .	50,000 00	Aug. 11, 25,000 paid in.
Dedham, . .	Dedham, . .	50,000 00	Aug. 7, 50,000 paid in.
Ware, . . .	Hamps're Manuf	100,000 00	July 17, 50,000 paid in.
Haverhill, . .	Haverhill, . .	50,000 00	July 2, 35,200 paid in; July 27, 14,800 paid in.
Hopkinton, .	Hopkinton, .	50,000 00	— —
Stockbridge, .	Housatonic, .	50,000 00	June 27, 50,000 paid in.
Lee,	Lee,	100,000 00	July 1, 100,000 paid in.
Lynn, . . .	Lynn Mechanics	50,000 00	— —
Malden, . . .	Malden, . .	50,000 00	— —
New Bedford, .	Mechanics', .	200,000 00	July 22, 153,950 paid in; Oct. 3, 46,050 paid in.
Athol, . . .	Miller's River,	50,000 00	Aug. 3, 50,000 paid in.
Quincy, . . .	Mt. Wollaston,	50,000 00	July 3, 50,000 paid in.
Plymouth, . .	Old Colony, .	100,000 00	Aug. 5, 25,000 paid in.
Oxford, . . .	Oxford, . .	50,000 00	— —
Pittsfield, . .	Pittsfield, . .	200,000 00	June 12, 200,000 paid in.
Quincy, . . .	Quincy Stone,	50,000 00	July 1, 50,000 paid in.
Taunton, . .	Taunton, . .	50,000 00	June 26, 25,000 paid in; July 6, 25,000 paid in.

Capital Stock—Continued.

Location.	Name.	Amount of Increase.	Remarks,
Haverhill, . .	Union, . . .	\$50,000 00	July 9, \$50,000 paid in.
South Danvers,	Warren, . .	50,000 00	Aug. 3, 50,000 paid in.
Woburn, . .	Woburn, . .	50,000 00	— —
Wrentham,. .	Wrentham, .	50,000 00	— —

The Capital Stock of the Adams Bank was increased, in 1856, \$150,000, paid in as follows:—October 6, 1856, \$50,000; January 5, 1857, \$50,000; April 30, 1857, \$50,000.

The Hide and Leather Bank of Boston, chartered May 29, 1857, Capital \$1,000,000, is not included in the foregoing Abstract, not having gone into operation.

The following Table shows the Aggregate of the several Banks in 1856:—

DUE FROM THE BANKS.		36 Banks in Boston.	136 Banks out of Boston.	Total—172 Banks.
Capital Stock paid in,	. . . . .	\$31,960,000 00	\$26,638,800 00	\$58,598,800 00
Bills in circulation,	. . . . .	8,259,915 00	18,281,400 50	26,541,315 50
Net profits on hand,	. . . . .	3,173,427 37	2,444,656 89	5,618,084 26
Balances due to other Banks,	. . . . .	4,343,141 45	461,460 25	4,807,601 70
Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, their bills in circulation, profits and balances due to other banks excepted,		16,269,304 58	7,167,952 41	23,437,256 99
Cash deposited bearing interest,	. . . . .	586,579 20	345,289 33	931,868 53
Total amount due from the Banks,	. . . . .	64,592,367 60	55,345,559 38	119,937,926 98
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking-houses,	. . . . .	3,425,239 65	1,130,331 76	4,555,571 41
Real Estate,	. . . . .	749,581 69	676,810 42	1,426,392 11
Bills of Banks in this, and of the other New England States,	. . . . .	4,616,824 46	631,555 18	5,248,379 64

Balances due from other Banks,	3,108,291 80	4,466,499 87	7,574,791 67
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	52,692,430 00	48,440,362 15	101,132,792 15
Total amount of the Resources of the Banks,	64,592,367 60	55,345,559 38	119,937,926 98
Rate and amount of Dividends since the last Annual Returns, with dates,	October, 1855, 970,100 00	October, 1855, 804,243 93	October, 1855, 1,774,343 93
	April, 1856, 1,190,600 00	April, 1856, 981,860 00	April, 1856, 2,172,460 00
Amount of Reserved Profits at the time of declaring the last Dividends,	October, 1856, 1,093,350 00	October, 1856, 960,260 00*	October, 1856, 2,053,610 00
Amount of Debts due to the Banks, secured by a pledge on their Stock,	2,850,718 47	2,303,633 21	5,154,351 68
Amount of Debts due and not paid, and considered doubtful,	322,245 75	255,587 72	577,833 47
	224,269 72	217,761 96	442,031 68

Average Dividend of thirty Banks in Boston from which the *amount* is returned in October, 1855, is $3\frac{4}{10}\%$ per cent.; of thirty-six Banks in April, 1856, $3\frac{7}{10}\%$ per cent.; of thirty-four Banks in October, 1856, $3\frac{7}{10}\%$ per cent.

Average Dividend of one hundred and five Banks out of Boston in October, 1855, is $4\frac{1}{10}\%$ per cent.; of one hundred and thirty-four Banks in April, 1856, $3\frac{8}{10}\%$ per cent.; of one hundred and thirty Banks in October, 1856, $4\frac{2}{10}\%$ per cent.

Average Dividend of one hundred and thirty-five Banks in and out of Boston in October, 1855, is $3\frac{6}{10}\%$ per cent.; of one hundred and seventy Banks in April, 1856, $3\frac{7}{10}\%$ per cent.; of one hundred and sixty-four Banks in October, 1856, $3\frac{9}{10}\%$ per cent.

* Additional Dividends in October and November, 1856, returned this year, \$29,750.

CONDITION

OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

FOURTH SATURDAY OF SEPTEMBER,

1857.

The official circular, requiring Returns from the Savings Banks, was issued by the Governor on the twenty-sixth day of October, and had reference to their condition on the last Saturday, being the twenty-sixth day of September, 1857.

All the Returns have been received.

	BOSTON.			CHELSEA.	ANDOVER.
	Provident Institution for Savings.	Suffolk Savings Bank for Seamen and others.	East Boston Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.
Number of Depositors,	28,732	8,286	491	1,020	1,163
Amount of Deposits,	\$6,088,974 90	\$2,221,021 23	\$90,871 94	\$31,476 36	\$272,413 63
Public Funds,	227,520 00	35,265 95	-	-	-
Loans on Public Funds,	-	20,000 00	-	-	-
Bank Stock,	1,058,180 00	246,250 00	23,271 87	13,000 00	32,000 00
Loans on Bank Stock,	41,500 00	12,950 00	8,700 00	-	1,300 00
Deposits, in Banks, bearing interest,	450,000 00	258,000 00	1,490 82	-	1,479 16
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	15,000 00	-	-	-
Invested in Real Estate,	63,034 83	-	-	-	1,928 60
Loans in Mortgage of Real Estate,	1,938,000 00	881,060 22	32,800 00	14,130 00	113,799 37
Loans to County, or Town,	437,000 00	-	-	2,500 00	17,175 00
Loans on Personal Security,	1,769,161 50	932,500 00	26,450 00	-	102,846 87

Cash on hand,	68,933 02	27,221 79	3,230 37	2,986 69	1,884 63
Rate and amount of ordinary Dividend for last year,	4 per cent., 210,539 69	4 per cent., 78,746 66	5 per cent., 3,580 53	5 per cent., 922 68	5 per cent., 13,318 43
Average annual per cent. of Dividends, of last five years,	8 per cent.	8 per cent.	8 per cent.	—	7 per cent.
Annual Expenses of the Institution,	27,266 39	9,173 56	713 97	118 71	575 00

PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—Public Funds—Massachusetts Scrip, \$227,520. The Bank Stock is owned as follows:—Atlantic, \$21,500; Atlas, 22,590; Boston, 35,000; City, 31,500; Columbian, 32,100; Eagle, 31,500; Granite, 34,000; Globe, 31,500; Hamilton, 22,500; Massachusetts, 22,500; Merchants', 130,000; New England, 23,900; Market, 36,400; North, 23,000; State, 39,480; Suffolk, 31,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 33,700; Webster, 319,700.

Loans on Bank Stock are—90 shares Merchants', \$5,000; 40 shares Bank of Commerce, 10 do. Eliot, 4,500; 100 shares Tremont, 9,000; 100 shares Market, 50 do. Boston, 7,000; 70 shares Suffolk, 5,000; 82 shares Suffolk, 8 do. Shoe and Leather Dealers', 8,000; 9 shares Union, 24 do. Suffolk, 27 do. Merchants', 22 do. Boston, 3,000.

Deposits in Banks bearing interest are—Boston, \$90,000; Columbian, 90,000; Eagle, 90,000; Tremont, 90,000; Webster, 90,000.

SUFFOLK SAVINGS BANK, FOR SEAMEN AND OTHERS.—Public Funds—City of Boston, \$7,500; City of Roxbury, 27,765.95.

Loan on Public Funds is—City of Roxbury Scrip and Norfolk County Treasurer's Note, \$20,000.

The Bank Stock is owned as follows:—150 shares Market, \$10,500; 208 shares Atlas, 21,800; 150 shares Washington, 15,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 100 shares Granite, 10,000; 50 shares Railroad, 3,750; 11 shares New England, 1,100; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Union, 10,000; 113 shares Bank of North America, 11,300; 83 shares

Merchants', 8,300; 250 shares Columbian, 25,000; 20 shares Massachusetts, 5,000; 375 shares Webster, 37,500; 200 shares Bank of Commerce, 20,000.

Loans on Bank Stock are—100 shares Granite, \$9,000; 83 shares Boston, 3,050.

Deposits in Banks bearing interest are—New England, \$28,000; Tremont, 100,000; Columbian, 100,000; Webster, 30,000.

Loans on Railroad Stock are—130 shares Fitchburg, \$7,000; 26 shares Fitchburg and 20 Lowell, 8,000.

EAST BOSTON SAVINGS BANK.—The Bank Stock is owned as follows:—27 shares Merchants', \$2,771.87; 25 shares National, 2,500; 30 shares Webster, 3,000; 50 shares Bank of North America, 5,000; 100 shares Maverick, 10,000.

Loan on Bank Stock is—98 shares Maverick, \$8,700.

Deposit in Bank bearing interest is—Maverick, \$1,490.82.

CHELSEA SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares Tradesman's, \$3,000; 10 shares North, 1,000; 20 shares Howard Banking Company, 2,000; 20 shares Eliot, 2,000; 10 shares Bank of Commerce, 1,000; 20 shares National, 2,000; 10 shares Exchange, 1,000; 10 shares Bank of North America, 1,000.

ANDOVER SAVINGS BANK—100 shares Andover, 50 do. Bay State, 60 do. Blackstone, 50 do. Webster, 60 do. Granite, \$32,000.

Loan on Bank Stock is—17 shares Andover, \$1,300.

Deposit in Bank bearing interest is—Andover, \$1,479.16.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	LYNN.
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	1,143	560	3,172	1,469	1,785
Amount of Deposits,	\$204,582 52	\$71,218 93	\$575,531 88	\$244,019 46	\$245,343 76
Public Funds,	-	-	-	5,000 00	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	53,066 67	49,839 83	178,300 00	63,000 00	21,000 00
Loans on Bank Stock,	3,700 00	-	85,350 00	3,050 00	27,640 00
Deposits, in Banks, bearing interest,	15,000 00	-	10,000 00	-	5,900 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	1,350 00	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	66,150 00	7,225 00	278,920 00	102,150 00	95,926 00
Loans to County, or Town,	27,750 00	10,500 00	27,000 00	4,000 00	81,760 00
Loans on Personal Security,	29,639 00	4,600 00	14,800 00	79,975 00	20,727 00

Cash on hand,	9,276 85	1,696 73	1,539 72	4,484 35	379 11
Rate and amount of ordinary Dividend for last year,	5 per cent., 9,353 86	5 per cent., 2,745 22	5 per cent., 27,788 30	4 per cent., 7,841 56	5 per cent., 10,964 51
Average annual per cent. of Dividends, of last five years,	6½ per cent.,	8 per cent.	6½ per cent.	9 per cent.	6½ per cent.
Annual Expenses of the Institution,	800 00	175 00	1,318 07	427 88	628 70

DANVERS SAVINGS BANK.—The Bank Stock is owned as follows:—80 shares Exchange, Boston, \$8,000; 60 shares Washington, 6,000; 13 shares Tremont, 1,300; 22 shares Bank of North America, 2,200; 50 shares National, 5,000; 80 shares Bank of Commerce, 8,000; 5 shares Naumkeag, 500; 10 shares Commercial, 666.67; 10 shares Rockport, 1,000; 56 shares Warren, 5,600; 148 Village, 14,800.

Loan on Bank Stock is—44 shares Village, \$3,700.

Deposit in Bank bearing interest is—Village, \$15,000.

CAPE ANN SAVINGS BANK.—The Bank Stock is owned as follows:—66 shares Gloucester, \$6,990.50; 37 shares Tremont, 3,666; 41 shares Exchange, 4,185.70; 25 shares Grocers, 2,455; 30 shares Bank of Commerce, 3,015.25; 7 shares Merchants, 711.25; 5 shares Webster, 512.50; 35 shares Rockport, 3,626.50; 37 shares Shawmut, 3,972.88; 50 shares Blackstone, 5,106.25; 10 shares Globe, 1,100; 16 shares Freeman's, 1,720; 20 shares Howard, 2,000; 35 shares National, 3,560.50; 40 shares Atlantic, 4,250; 18 shares Eagle, 1,957.50; 10 shares Cape Ann, 1,000.

HAVERHILL SAVINGS BANK.—The Bank Stock is owned as follows:—Haverhill, \$24,000; Essex, 16,700; Merrimack, 13,500; Andover, 3,200; Bay State, 2,000; National, 20,000; North America, 20,000; Exchange, Boston, 12,000; Blackstone, Boston, 10,000; Howard, 10,000; Webster, 10,000; Shawmut, 8,700; North, 7,100; Atlas, 5,000; Maverick, 5,000; Faneuil Hall, 4,000; Columbian, 3,000; Eagle, 2,700; Shoe and Leather Dealers, 800; State, 600.

Loans on Bank Stocks are—Essex, \$17,250; Haverhill, 12,650; Union,

Haverhill, 7,750; Merrimack, 1,200; Malden, 7,350; Mechanics, Boston, 20,400; Exchange, Boston, 6,300; National, 3,600; Traders, 2,250; Faneuil Hall, 1,450; Blackstone, Boston, 1,400; Merchants, Boston, 900; Atlas, 710; Union, Boston, 540; Bunker Hill, 1,150; Abington, 450.

Deposit in Bank bearing interest is—Essex, \$10,000.

Loans on Railroad Stock are—Taunton Branch, \$850; Boston and Worcester, 500.

ESSEX SAVINGS BANK.—Public Funds—Massachusetts 6 per cent., \$5,000. The Bank Stock is owned as follows:—200 shares Bay State \$20,000; 150 share; Webster, 15,000; 75 shares Merchants, Boston, 7,500; 50 shares Tremont, 5,000; 20 shares Shawmut, 2,000; 10 shares Suffolk, 1,000; 10 shares Union, Boston, 1,000; 40 shares Bank of Commerce, 4,000; 75 shares Bank of North America, 7,500.

Loans on Bank Stocks are—40 shares Bay State, \$2,150; 10 shares Pemberton, 900.

LYNN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—100 shares Lynn Mechanics, \$8,000; 30 shares Laighton, 3,000; 10 shares City, Lynn, 1,000; 50 shares Columbian, 5,000; 20 shares Shoe and Leather Dealers, 2,000; 20 shares Exchange, Boston, 2,000.

Loans on Bank Stock are—45 shares Howard, \$3,850; 10 shares Exchange, Boston, 900; 20 shares Shoe and Leather Dealers, 1,800; 126 shares Laighton, 8,740; 71 shares Lynn Mechanics, 4,700; 25 shares City, Lynn, 2,250; 62 shares Woburn, 5,000; 5 shares Worcester, 400.

Deposit in Bank bearing interest is—Lynn Mechanics, \$5,900.

	NEWBURYPORT.	ROCKPORT.	SALEM.	SALISBURY.	CAMBRIDGE.
	Institution for Savings in Newburyport and its Vicinity.	Rockport Savings Bank.	Salem Savings Bank.	Provident Institution for Savings in the towns of Salisbury and Amesbury.	Savings Institution in the City of Cambridge.
Number of Depositors,	5,958	215	8,995	1,430	1,319
Amount of Deposits,	\$1,285,680 53	\$14,409 83	\$1,922,388 14	\$258,751 31	\$234,745 88
Public Funds,	30,000 00	-	239,888 69	15,000 00	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	234,500 00	12,181 00	176,561 80	78,255 00	6,700 00
Loans on Bank Stock,	4,310 00	-	128,900 00†	4,500 00	17,100 00
Deposits, in Banks, bearing interest,	5,572 00	-	33,219 72	7,462 61	-
Railroad Stock,	64,314 00*	-	46,100 00	-	-
Loans on Railroad Stock,	375 00	-	30,000 00	-	-
Invested in Real Estate,	3,000 00	-	-	4,900 00	-
Loans in Mortgage of Real Estate,	297,753 09	2,950 00	231,578 07	40,761 00	156,559 02
Loans to County, or Town,	169,000 00	-	451,813 90	48,500 00	15,000 00
Loans on Personal Security,	291,049 30†	-	583,600 00	67,271 00	36,400 00

Cash on hand,	1,118 25	500 81	725 96	7,541 00	2,986 86
Rate and amount of ordinary Dividend for last year,	6 per cent., 72,523 87	5 per cent., 599 77	5 per cent., 85,093 99	6 per cent., 14,706 12	4 per cent.
Average annual per cent. of Dividends, of last five years,	6 per cent.	Less than 5 years.	5 per cent. <small>Since October, 1853.</small>	6½ per cent.	7 per cent.
Annual Expenses of the Institution,	2,570 08	60 00	3,010 73	450 00	850 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND VICINITY.—Public Funds—Massachusetts 6 per cent. Scrip, \$30,000. The Bank Stock is owned as follows:—Atlas, \$25,000; Atlantic, 12,200; Boston, 11,850; Bank of Commerce, 15,700; City, Boston, 10,200; Columbian, 20,000; Eagle, 16,900; Exchange, Boston, 10,000; Faneuil Hall, 12,800; Globe, 8,300; Granite, 29,600; Hamilton, 10,000; Massachusetts, 8,250; Merchants', Boston, 29,200; New England, 5,000; North, 12,200; Shoe and Leather Dealers', 15,600; State, 1,740; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, Boston, 20,800; Washington, 30,300; Webster, 5,000; Mechanics', Newburyport, 19,700; Merchants', Newburyport, 45,710; Ocean, 5,250; Gloucester, 6,000. Loans on Bank Stock are—20 shares Shoe and Leather Dealers', \$1,600; 22 shares Union, Haverhill, 1,850; 7 shares Mechanics', Newburyport, 500; 8 shares Ocean, 360. Deposit in Bank bearing interest is—Ocean, \$5,572. Loans on Railroad Stock are—5 shares Fitchburg, \$300; 30 shares Eastern, 75. Railroad Stock is owned as follows:—50 shares Boston and Maine; 300 shares Fitchburg; 100 shares Boston and Worcester; 20 shares Lowell, valued at \$44,050; also, 8 shares East Boston Ferry Company, 264; 20 shares Fifty Associates Corporation, 20,000.

ROCKPORT SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares Howard, \$1,000; 15 shares National, 1,522.75; 15 shares Webster, 1,554.50; 8 shares Blackstone, Boston, 824; 10 shares Tremont, 1,052.50; 6 shares Granite, 589.50; 15 shares Bank of Commerce, 1,513.75; 13 shares Rockport, 1,358.50; 10 shares Village, 1,040; 4 shares Gloucester, 424; 3 shares Bass River, 391.50; 10 shares Bank of Commerce, 1,513.75.

SALEM SAVINGS BANK.—Public Funds—Massachusetts 5 per cent., \$80,000; Maine 6 per cent., 1,000; Ohio 6 per cent., 78,669.37; Pennsylvania 5 per cent., 80,219.32. The Bank Stock is owned as follows:—Exchange, \$4,133.33; Marblehead, 2,000; Asiatic, 7,470; Commercial, 3,200; Columbian, 21,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533.47; Bank of Commerce, 60,000; Tremont, 12,500; Metropolitan, 11,000. Deposit in Bank bearing interest is—Merchants', \$33,219.72.

Loans on Bank Stock are—Exchange, Boston, \$9,000; Naumkeag, 2,500;

Shoe and Leather Dealers', 1,400; Exchange and Rockland, 4,500; Merchants' and New England, 3,500.

Loans to Banks—Commercial, \$20,000; Merchants', 20,000; Exchange, 13,000; Warren, 15,000; Danvers, 20,000; Merrimack, 20,000.

Railroad Stock is owned as follows:—Portland, Saco and Portsmouth, \$36,100; Boston and Worcester Bonds, 10,000.

Loans on Railroad Stock are—Boston and Worcester, \$10,000; Eastern, 5,000; Fitchburg, 5,000; Western, 10,000.

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY.—Public Funds—Massachusetts 6 per cent., \$15,000.

The Bank Stock is owned as follows:—31 shares Tremont, \$3,100; 10 shares Howard Banking Company, 1,000; 30 shares Blackstone, Boston, 3,000; 41 shares Grocers', 1,435; 25 shares Eagle, 2,500; 25 shares Union, Boston, 2,500; 43 shares Boston, 2,150; 25 shares Globe, 2,500; 52 shares State, 3,120; 15 shares Atlantic, 1,500; 40 shares Webster, 4,000; 25 shares Eliot, 2,500; 38 shares Suffolk, 3,800; 25 shares Columbian, 2,500; 50 shares Exchange, Boston, 5,000; 20 shares Boylston, 2,000; 15 shares New England, 1,500; 25 shares Atlas, 2,500; 25 shares Shoe and Leather Dealers', 2,500; 10 shares City, Boston, 1,000; 37 shares Shawmut, 3,700; 13 shares Faneuil Hall, 1,300; 12 shares Granite, 1,200; 8 shares Traders', 800; 45 shares Merchants', Boston, 4,500; 40 shares Bank of Commerce, 4,000; 42 shares Railroad, 3,150; 50 shares Powow River, 5,000; 45 shares Bay State, 4,500.

Loan on Bank Stock is—50 shares Howard Banking Company, \$4,500.

Deposit in Bank bearing interest is—Powow River, \$7,462.64.

SAVINGS INSTITUTION IN CAMBRIDGE.—The Bank Stock is owned as follows:—20 shares Bank of Commerce, \$2,044; 7 shares Cambridge, 633; 25 shares Charles River, 2,526; 15 shares Lechmere, 1,500.

Loans on Bank Stock are—26 shares Charles River, \$2,300; 20 shares Merrimack, 10 do. City, Boston, and 1 do. Union, Boston, 2,300; 14 shares Merchants', Boston, 20 do. Lechmere, 3,000; 20 shares Fitchburg, 1,500; 70 shares Bank of Commerce, 6,000; 25 shares New England, 2,000.

* Railroad Stock owned includes 8 shares East Boston Ferry Company, \$254, and 20 shares Fifty Associates' Corporation, \$20,000.

† Included in "Loans on Personal Security," is an annuity in trust in Massachusetts Hospital Life Insurance Company, of \$4,764.30; Loans to Corporations, \$55,830; and on pledge of Stocks, \$7,400.

‡ Loans on Bank Stock include \$108,000 loaned to Banks.

	CAMBRIDGEPORT.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Cambridgeport Savings Bank.	Warren Institution for Savings.	Middlesex Institution for Savings.	Framingham Savings Bank.	City Institution for Savings.
Number of Depositors,	405	3,784	2,111	696	4,494
Amount of Deposits,	\$48,660 02	\$855,742 84	\$524,013 15	\$129,659 20	\$1,235,350 64
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	12,095 33	28,179 00	158,000 00	13,700 00	175,600 00
Loans on Bank Stock,	-	7,475 00	20,580 00	26,250 00	57,600 00
Deposits, in Banks, bearing interest,	10,000 00	-	-	-	84,000 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	8,450 00	14,800 00	-	-
Invested in Real Estate,	-	-	-	1,500 00	-
Loans in Mortgage of Real Estate,	8,300 00	620,903 00	219,325 00	44,791 50	393,410 00
Loans to County, or Town,	14,500 00	92,500 00	91,135 00	34,100 00	404,800 00
Loans on Personal Security,	5,000 00	80,700 00	35,853 59	10,625 00	126,400 00

Cash on hand,	1,100 95	5,995 78	5,406 38	1,088 72	896 55*
Rate and amount of ordinary Dividend for last year,	4 per cent., 1,385 41	4 per cent.	4 per cent., 20,086 83	4 per cent.	5 per cent., 52,312 12
Average annual per cent. of Dividends, of } last five years,	Less than 5 years,	7 $\frac{6}{10}$ per cent.	7 per cent., and a fraction over.	7 per cent.	7 $\frac{3}{4}$ per cent.
Annual Expenses of the Institution,	200 00	3,101 71	1,033 87	550 00	2,402 38

CAMBRIDGEPORT SAVINGS BANK.—The Bank Stock is owned as follows:—40 shares Cambridge, \$4,175; 40 shares Eliot, 3,995.33; 25 shares Webster, 2,525; 14 shares Cambridge City, 1,400.

Deposit in Bank bearing interest is—Cambridge, \$10,000.

WARREN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—20 shares City, \$1,980; 114 Bunker Hill, 11,552; 49 shares Shoe and Leather Dealers', 5,233; 30 shares State, 1,815; 35 shares Market, 2,765; 48 shares Eagle, 4,834.

Loans on Bank Stock are—30 shares Dedham, \$2,200; 11 shares Bunker Hill, 100; 34 shares Bunker Hill, 3,000; 33 shares Railroad and 4 Bunker Hill, 2,175.

Loans on Railroad Stock are—141 shares Fitchburg, \$8,000; 7 shares Fitchburg, 450.

MIDDLESEX INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Grocers', \$4,000; National, 10,000; Webster, 15,000; Howard, 5,000; Merchants', Boston, 16,000; City, Boston, 10,000; State, 9,000; Eagle, 10,000; Hamilton, 1,400; Granite, 2,500; Columbian, 5,000; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 15,000; Tremont, 6,200; Bank of North America, 7,500; Shawmut, 5,000; Faneuil Hall, 5,000; Eliot, 10,000; Concord, 8,500; Lowell, 900; Framingham, 500.

Loans on Bank Stock are—60 shares Grocers', \$5,000; 20 shares Prescott and 12 Fitchburg Railroad, 2,000; 10 shares National, 900; 100 shares Boston, 37 Webster and 22 Shoe and Leather Dealers', 10,000; 10 shares Plymouth, 900; 10 shares Concord and 15 Fitchburg Railroad, 1,600; 2 shares Merchants', Boston, 180.

Loans on Railroad Stock are:—169 shares Fitchburg, 22 Western and 5 Concord Bank, \$12,300; 30 shares Boston and Worcester, 2,500.

FRAMINGHAM SAVINGS BANK.—The Bank Stock is owned as follows:—20 shares Framingham; 10 shares Traders'; 15 shares Webster; 52 shares Eliot; 5 shares Maverick; 35 Bank of Commerce, \$13,700.

Loans on Bank Stock are—166 shares Framingham; 61 shares State; 10 shares Grafton; 17 shares Merchants', Boston; 20 shares Eliot; 27 shares Bank of Commerce; 20 shares Exchange, Boston; 10 shares Granite; 10 shares Traders', \$26,250.

CITY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Appleton, \$20,000; Prescott, 13,500; Railroad, 900; Wamesit, 10,000; Tremont, 12,700; Boylston, 4,000; Shawmut, 5,000; Exchange, 5,000; Granite, 15,000; Blackstone, 15,000; National, 15,000; Eliot, 5,000; Webster, 10,000; Pemberton, 5,000; Bay State, 2,500; Bunker Hill, 2,000; Bank of Commerce, 15,000; Bank of North America, 20,000.

Loans on Bank Stock are—194 shares Appleton, \$17,000; 21 shares Atlas, 25 Webster and 10 Bank of North America, 5,000; 19 shares Wamesit and 10 Appleton, 2,600; 47 shares Prescott, 1,400; 10 shares Bunker Hill and 15 Wamesit, 2,000; 209 shares Exchange, 18,500; 15 shares Wamesit and 10 Appleton, 2,200; 30 shares Merchants', 2,500; 70 shares Mechanics', Worcester, 5,000; 20 shares Freeman's, 1,400.

Deposits in Banks bearing interest are—Bank of Commerce, \$34,000; Traders', 25,000; Railroad, 25,000.

* Due Appleton Bank for over draft, \$7,355.91.

	LOWELL—Con.	NEWTON.	WALTHAM.	BLACKSTONE.	CLINTON.
	Lowell Institution for Savings.	Institution for Savings in the town of Newton.	Waltham Savings Bank.	Blackstone Savings Bank.	Clinton Savings Bank.
Number of Depositors,	5,306	153	456	107	306
Amount of Deposits,	\$1,101,685 60	\$13,868 10	\$77,274 49	\$14,023 86	\$17,543 40
Public Funds,	—	—	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	229,660 00	1,700 00	4,492 00	7,900 00	—
Loans on Bank Stock,	31,000 00	—	—	—	4,500 00
Deposits, in Banks, bearing interest,	269,000 00	—	—	3,623 86	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	—	—	—	—
Invested in Real Estate,	20,331 06	—	—	—	—
Loans in Mortgage of Real Estate,	118,250 00	8,324 50	51,708 80	—	12,200 00
Loans to County, or Town,	430,425 00	1,000 00	—	2,000 00	5,000 00
Loans on Personal Security,	—	2,775 00	20,876 10	500 00	17,950 00

Cash on hand,	16 54	634 45	1,806 28	-	8,394 91
Rate and amount of ordinary Dividend for last year,	4 per cent., 39,944 38	5 per cent., 610 36	5 per cent.	"No dividend last year."	5 per cent., 1,637 87
Average annual per cent. of Dividends, of last five years,	7 ³ / ₈ per cent.	7 per cent.	Less than 5 years.	Less than 5 years.	6 ⁵⁷ / ₁₀₀ per cent.
Annual Expenses of the Institution,	2,500 00	43 00	300 00	117 00	155 10

LOWELL INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Eagle, \$37,500; Lowell, 16,300; Bank of Commerce, 23,000; Granite, 21,600; Bank of North America, 23,000; Globe, 15,000; New England, 14,600; City, 12,000; Traders', 14,000; State, 12,960; Hamilton, 12,000; Market, 9,100; Bunker Hill, 7,000; Railroad, 5,100; Tremont, 5,000; Boston, 4,500.

Loans on Bank Stock are—\$14,000 on 16,900, Lowell; 19,000 on 21,400, Bank of Commerce; 1,000 on 1,200, Wamesit.

Deposits in Banks bearing interest are—City, \$37,000; Traders', 85,000; Tremont, 13,000; Bank of Commerce, 24,000; Columbian, 60,000; Eagle, 50,000.

INSTITUTION FOR SAVINGS IN THE TOWN OF NEWTON.—The Bank Stock is owned as follows:—11 shares Newton, \$1,100; 6 shares Bank of Brighton, 600.

WALTHAM SAVINGS BANK.—The Bank Stock is owned as follows:—Waltham, \$3,992; Newton, 500.

BLACKSTONE SAVINGS BANK.—The Bank Stock is owned as follows:—26 shares Webster, \$2,600; 20 shares Grocers', 2,000; 25 shares Worcester County, 2,500; 8 shares City, Worcester, 800.

Deposit in Bank bearing interest is—Worcester County, \$3,623.86.

CLINTON SAVINGS BANK.—Loan on Bank Stock:—50 shares Lancaster, \$4,500.

	FITCHBURG.	LANCASTER.	MILFORD.	MILLBURY.	N. BROOKFIELD.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Millford Savings Bank.	Millbury Savings Bank.	North Brookfield Savings Bank.
Number of Depositors,	2,430	952	466	209	184
Amount of Deposits,	\$450,211 34	\$181,031 47	\$46,610 00	\$15,019 99	\$9,744 39
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	81,000 00	15,100 00	2,666 00	1,500 00	-
Loans on Bank Stock,	6,190 00	9,300 00	13,935 00	4,100 00	-
Deposits, in Banks, bearing interest,	-	-	5,546 63	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	183,950 00	75,170 00	10,866 00	8,700 00	4,200 00
Loans to County, or Town,	43,400 00	12,600 00	3,000 00	-	4,380 50
Loans on Personal Security,	142,830 00	69,373 49	11,550 00	1,800 00	1,645 00

Cash on hand,	.	.	.	.	.	6,795 66	2,067 44	"None except in Milford Bank."	*	-	-
Rate and amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent., 20,041 46	5 per cent., 8,257 03	5 per cent., 1,812 87	5 per cent., 521 64	5 per cent., 317 08	
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	7 per cent.	7 per cent. July '55 5 per cent since.	7 per cent.	Less than 5 years.	Less than 5 years.	
Annual Expenses of the Institution,	.	.	.	.	.	677 25	206 38	130 00	85 00	60 00	

FITCHBURG SAVINGS BANK.—The Bank stock is owned as follows:—
Fitchburg, \$10,000; Rollstone, 5,000; Bank of North America, 3,000;
Webster, 5,000; Howard Banking Company, 10,000; Merchants', 15,000;
National, 20,000; City, Worcester, 10,000; Quinsigamond, 3,000.
Loans on Bank Stock are—5 shares Townsend, \$450; 7 shares Rollstone,
600; 60 shares Fitchburg, 5,140.

LANCASTER SAVINGS BANK.—The Bank Stock is owned as follows:—50
shares Eliot; 50 shares Lancaster; 11 shares Grocers'; 40 shares Bank of
Commerce, \$15,100.
Loan on Bank Stock is—Lancaster, \$9,300.

MILFORD SAVINGS BANK.—The Bank Stock is owned as follows:—25
shares Milford, \$2,666.

Loans on Bank Stock are—150 shares Milford, \$12,035; 12 shares
Wrentham, 900; 12 shares Shoe and Leather Dealers', 1,000.
Deposit in Bank bearing interest is—Milford, \$5,546.63.

MILLBURY SAVINGS BANK.—The Bank Stock is owned as follows:—10
shares Millbury, \$1,000; 5 shares Quinsigamond, 500.
Loans on Bank Stock are—17 shares Millbury, \$1,500; 15 do., 1,000; 17
do., 900; 8 do., 700.

NORTH BROOKFIELD SAVINGS BANK.—No Public Funds or Bank Stock.

* Owe Millbury Bank \$624.33.

	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.		NORTHAMPTON.
	Southbridge Savings Bank.	Winchendon Savings Bank.	Worcester County Institution for Savings.	Worcester Mechanics' Savings Bank.	Northampton Institution for Savings.
Number of Depositors,	677	142	10,141	1,767	605
Amount of Deposits,	\$105,151 85	\$9,772 81	\$1,983,018 08	\$390,763 92	\$84,190 05
Public Funds,	15,000 00	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	12,000 00	-	308,620 00	31,786 00	22,861 73
Loans on Bank Stock,	11,940 00	500 00	54,345 93	46,750 00	7,120 00
Deposits, in Banks, bearing interest,	4,200 00	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	29,150 00	4,678 48	1,138,376 15	170,250 00	24,710 00
Loans to County, or Town,	7,977 50	-	173,493 65	-	1,200 00
Loans on Personal Security,	27,950 00	3,335 00	396,931 80	138,913 70	30,589 84

Cash on hand,	65 86	1,297 01	1,827 72	4,309 94	1,041 88
Rate and amount of ordinary Dividend for last year,	5 per cent., 4,480 62	5 per cent., 390 16	5 per cent.	5 per cent., 16,688 17	5 per cent., 3,659 14
Average annual per cent. of Dividends, of last five years,	5½ per cent.	Less than 5 years.	7½ per cent.	7 per cent.	6¼ per cent.
Annual Expenses of the Institution,	301 00	30 00	3,589 89	1,082 27	425 00

SOUTHBIDGE SAVINGS BANK.—Public Funds—Massachusetts 5 per cent. Scrip, \$5,000; do. 6 per cent., 10,000.
The Bank Stock is owned as follows:—85 shares Southbridge; 10 shares Merchants', Boston; 7 shares New England; 18 shares Washington, \$12,000.
Loans on Bank Stock are—10 shares Southbridge, \$900; 26 do., 2,340; 20 do., 1,800; 17 do., 1,500; 50 do., 4,500; 10 do., 900.
Deposit in Bank bearing interest is—Southbridge, \$4,200.

WINCHENDON SAVINGS BANK.—No Public Funds or Bank Stock.
Loan on Bank Stock is—Rollstone, \$500.

WORCESTER COUNTY INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Atlantic, \$5,400; Atlas, 6,500; Boston, 1,650; City, Boston, 19,500; Exchange, Boston, 2,000; Eagle, 4,200; Grocers', 4,500; Granite, 19,900; Hamilton, 10,000; Merchants', Boston, 9,000; Massachusetts, 9,000; National, 10,000; New England, 8,900; North, 3,000; State, 3,120; Shawmut, 7,500; Traders', 2,300; Union, Boston, 1,500; Washington, 4,500; Webster, 27,000; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Lancaster, 2,000; Leicester, 4,000; Millbury, 5,050; Oxford, 4,800; Southbridge, 3,000; Central, 22,400; Citizens', 24,800; City, Worcester, 29,000; Mechanics', Worcester, 7,000; Quinsigamond, 16,000; Worcester, 34,000.
Loans on Bank Stock are—\$300 on 800 Suffolk; 2,000 on 2,200 Framingham; 4,360 on 5,400 Worcester; 7,635.93 on 11,000 Leicester; 6,400 on 7,200 Lancaster; 15,050 on 16,700 Central; 4,500 on 5,000 Southbridge; 1,100 on

2,000 Mechanics', Worcester; 3,000 on 3,400 Millbury; 9,000 on 10,000 Quinsigamond; 1,000 on 700 Leicester, 300 Mechanics', Worcester, and 200 Central.

WORCESTER MECHANICS' SAVINGS BANK.—The Bank Stock is owned as follows:—Bank of Commerce, \$7,000; Granite, 6,000; City, Worcester, 8,750; Central, 1,700; Worcester, 4,500; Mechanics', Worcester, 2,836; Quinsigamond, 1,000.
Loans on Bank Stock are—Mechanics', Worcester, City, do., and Central, \$45,850; Blackstone, Uxbridge, 900.

NORTHAMPTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—5 shares Northampton, \$608.71; 10 shares Holyoke, 1,006.70; 20 shares Webster, 2,075.10; 40 shares City, Worcester, 4,001.25; 25 shares State, 1,601.49; 20 shares Granite, 2,032.58; 20 shares Bank of North America, 2,112; 20 shares National, 2,028.22; 10 shares Shawmut, 1,022.50; 10 shares Bank of Commerce, 1,073.94; 10 shares Merchants', 1,095.21; 10 shares Traders', 1,056.69; 10 shares Exchange, 1,104.22; 20 shares Washington, 2,045.12.
Loans on Bank Stock are—10 shares Northampton and 10 do. City, Worcester, \$1,980; 2 shares Hampshire Manufacturers', 6 do. Exchange, and 5 do. Bank of Commerce, 990; 11 shares Holyoke, 990; 13 shares Northampton, 1,000; 5 shares Webster, 5 do. Hampshire Manufacturers' and 3 do. National, 1,170; 11 shares Holyoke, 990.

	WARE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
				Hampden Savings Bank.	Springfield Institution for Savings.
Number of Depositors,	990	261	139	579	3,023
Amount of Deposits,	\$185,011 48	\$31,039 30	\$17,550 88	\$126,585 80	\$674,227 97
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	44,636 00	3,090 00	1,757 00	32,133 50	179,819 00
Loans on Bank Stock,	21,390 00	-	900 00	9,900 00	14,822 00
Deposits, in Banks, bearing interest,	-	-	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	25,775 00	19,400 00	10,500 00	33,613 55	283,784 04
Loans to County, or Town,	14,279 00	-	2,100 00	-	29,577 00
Loans on Personal Security,	78,690 00	9,400 00	2,250 00	57,724 56	169,100 00

Cash on hand,	6,078 28	58 59	847 51	22 83	3,452 97
Rate and amount of ordinary Dividend for last year,	6 per cent., 9,677 08	5 per cent., 1,299 27	5 per cent., 513 42	5 per cent., 5,416 73	5 per cent., 31,635 53
Average annual per cent. of Dividends, of last five years,	7 per cent.	Less than 5 years.	Less than 5 years.	Less than 5 years.	5 per cent.*
Annual Expenses of the Institution,	800 00	150 00	163 75	425 00	1,618 44

WARE SAVINGS BANK.—The Bank Stock is owned as follows:—Hampshire Manufacturers' \$8,806; Granite, 5,150; National, 5,000; Bank of North America, 3,030; Bank of Commerce, 3,000; Washington, 3,000; Webster, 10,150; Eliot, 3,000; City, Worcester, 3,500.
Loans on Bank Stock are—153 shares Hampshire Manufacturers', \$12,900; 36 shares Monson, 3,150; 10 shares City, Worcester, 900; 26 shares Mechanics', Worcester, 2,340; 10 shares Lee, 900; 3 shares Blackstone and 1 Market, 300; 5 shares Greenfield, 450; 5 shares Lancaster, 450.

CHICOPEE SAVINGS BANK.—The Bank Stock is owned as follows:—32 shares Cabot, \$3,090.
HOLYOKE SAVINGS BANK.—The Bank Stock is owned as follows:—12 shares Agawam, \$1,232; 5 shares Hadley Falls, 525.
Loan on Bank Stock is—Hadley Falls, \$900.

HAMPDEN SAVINGS BANK.—The Bank Stock is owned as follows:—90 shares Merchants', Boston, \$9,810; 20 shares Cabot, 2,130; 16 shares

Hadley Falls, 1,640; 69 shares Bank of Commerce, 6,933.50; 112 shares Agawam, 11,620.
Loans on Bank Stock are—10 shares Pyncheon, \$900; 34 shares Western, 3,000; 8 shares Agawam, 500; 5 shares Hancock and 6 Chicopee, 1,000; 49 shares Hadley Falls, 4,000; 8 shares Merchants', Boston, 500.

SPRINGFIELD INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Springfield, 8,600; Chicopee, 1,000; Shawmut, 10,900; State, 10,200; Hamilton, 6,100; City, 11,500; North, 10,000; Tremont, 6,200; Cabot, 8,000; Traders', 11,900; Atlantic, 3,795.50; Bank of Commerce, 11,300; Bank of North America, 15,000; Boston, 750; Exchange, 2,000; Granite, 14,000; Merchants', 6,900; Atlas, 12,600; Howard, 9,973.50; Washington, 6,600; Pyncheon, 2,200; Eliot, 3,000; Eagle, 1,200; Blackstone, 5,100; Columbian, 5,000.
Loans on Bank Stock are—Springfield, 5,000; Greenfield, 1,500; Commerce, 1,922; Pyncheon, 2,000; Westfield, 3,000; John Hancock, 500; Hadley Falls, 900.

* With extra dividend in 1854 of ten per cent. for 5 years.

	WESTFIELD.	GREENFIELD	ADAMS.	LEE.	PITTSFIELD.
	Westfield Savings Bank.	Franklin Savings Institution.	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.
Number of Depositors,	313	1,817	227	402	689
Amount of Deposits,	\$40,921 98	\$352,272 88	\$31,192 69	\$51,336 03	\$131,800 34
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	3,673 83	52,169 00	8,000 00	7,344 50	51,800 00
Loans on Bank Stock,	6,025 00	8,650 00	-	-	3,100 00
Deposits, in Banks, bearing interest,	-	-	7,500 00	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	-	-	-
Loans in Mortgage of Real Estate,	13,050 00	108,377 00	-	15,160 15	7,200 00
Loans to County, or Town,	3,000 00	59,150 00	4,053 44	6,200 00	10,000 00
Loans on Personal Security,	17,375 00	127,944 29	11,325 00	22,490 64	54,264 25

Cash on hand,	.	.	.	.	.	.	6,736 04	943 69	401 59	819 37
Rate and amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent.	16,641 13	5 per cent., 1,288 88	6 per cent., 2,767 39	5 per cent., 5,468 65
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	Less than 5 years.	7 per cent.	5 per cent.	6½ per cent.	7 per cent.
Annual Expenses of the Institution,	.	.	.	.	.	75 00	600 00	60 00	201 00	324 62

WESTFIELD SAVINGS BANK.—The Bank Stock is owned as follows:—
Westfield, \$2,933.83; Hampden, 240; Conway, 500.
Loan on Bank Stock is—Westfield, \$6,025.

FRANKLIN SAVINGS INSTITUTION.—The Bank Stock is owned as follows:—204 shares Bank of Commerce; 47 shares Faneuil Hall; 67 shares Merchants', Boston; 65 shares Bank of North America; 15 shares Traders' and 195 shares Webster, \$52,169.
Loans on Bank Stock are—15 shares Franklin County, \$1,350; 76 shares Greenfield, 6,300; 12 shares Conway, 1,000.

NORTH ADAMS SAVINGS BANK.—The Bank Stock is owned as follows:—
Adams, \$3,000; Pittsfield, 3,000; Lee, 2,000.

Deposit in Bank bearing interest is—Adams, \$7,500.

LEE SAVINGS BANK.—The Bank Stock is owned as follows:—Lee, \$7,344.50.
Loans to County or Town—Lee, \$3,200; Lenox, 1,000; County of Berkshire, 2,000.

BERKSHIRE COUNTY SAVINGS BANK.—The Bank Stock is owned as follows:—80 shares Bank of Commerce, \$8,000; 90 shares Merchants', 9,000; 70 shares National, 7,000; 60 shares Cabot, 6,000; 46 shares Webster, 4,600; 100 shares Lee, 10,000; 40 shares Pittsfield, 4,000; 20 shares Hadley Falls, 2,000; 12 shares Howard Banking Company, 1,200.
Loan on Bank Stock is—35 shares Pittsfield, \$3,100.

	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.	FOXBOROUGH.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.	Foxborough Savings Bank.
Number of Depositors,	424	391	2,402	428	249
Amount of Deposits,	\$68,417 53	\$83,472 22	\$498,273 87	\$62,626 54	\$14,730 06
Public Funds,	—	—	—	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	5,050 00	17,480 00	25,416 50	8,969 25	4,455 50
Loans on Bank Stock,	2,300 00	—	55,700 00	7,075 00	—
Deposits, in Banks, bearing interest,	—	—	2,847 14	—	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	—	—	2,450 00	—	—
Invested in Real Estate,	—	—	—	—	—
Loans in Mortgage of Real Estate,	35,265 00	58,950 00	321,608 17	38,300 00	3,100 00
Loans to County, or Town,	2,900 00	6,500 00	22,201 97	4,500 00	—
Loans on Personal Security,	22,130 00	—	83,508.96	2,700 00	5,735 00

Cash on hand,	.	.	.	.	.	772 53	1,795 28	-	-	2,305 41	422 63
Rate and amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent., 2,814 39	5 per cent., 3,815 49	5 per cent., 23,349 21	5 per cent., 2,152 93	5 per cent.	
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	7 per cent.	7 ⁷³ / ₁₀₀ per cent.	Nearly 6 ¹ / ₂ per cent.	Less than 5 years.	Less than 5 years.	
Annual Expenses of the Institution,	.	.	.	.	.	254 50	331 25	1,149 05	381 00		102 32

CANTON INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—32 shares Neponset, \$3,200; 15 shares North, 1,500; 5 shares Market, 350.
Loan on Bank Stock is—Neponset, \$2,300.

COHASSET SAVINGS BANK.—The Bank Stock is owned as follows:—State, \$480; Columbian, 1,300; North, 1,000; Traders', 1,500; Tremont, 1,400; Atlas, 1,000; Webster, 1,000; Washington, 1,500; Shawmut, 2,400; City, 1,700; Union, 1,500; Merchants', 1,700; Blackstone, 1,000.

DEDHAM INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—126 shares Dedham, \$12,987.50; 15 shares Traders', 1,542.50; 18 shares Merchants', 1,820; 10 shares Globe, 1,065; 23 shares State, 1,451.50; 6 shares Union, 620; 120 shares Peoples', 5,930.

Loans on Bank Stock are—63 shares Dedham, \$5,600; 65 shares Blackstone, 5,850; 89 shares Shawmut, 8,000; 70 shares Rockland, 5,800; 20 shares Shoe and Leather Dealers', 1,800; 50 shares Howard, 4,000; 5 shares Newton, 450; 60 shares Exchange, 5,400; 5 shares Tradesman's, 400; 38 shares Suffolk, 3,000; 18 shares Traders' and 5 Atlas, 2,000; 10 shares Cambridge, 900; 145 shares Cohituate, 12,500.*

* As further collateral to this note, the Institution holds 46 shares of Bates' Manufacturing Company's stock, and 115 shares Lewiston Water-Power Company's stock, and two satisfactory personal notes for \$4,166.67 each.

Deposit in Bank bearing interest is—\$2,847.14.
Loan on Railroad Stock is—43 shares Fitchburg, \$2,450.

DORCHESTER SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares State, \$625; 5 shares Atlas, 510; 12 shares Eagle, 1,272; 15 shares City, Boston, 1,562.25; 10 shares Suffolk, 1,300; 10 shares Hamilton, 1,180; 20 shares Mattapan, 2,035; 5 shares Blue Hill, 485.

Loans on Bank Stock are—43 shares Mattapan, \$3,665; 13 shares Springfield, 1,170; 10 shares Cabot, 900; 12 shares Shoe and Leather Dealers', 1,000; 4 shares Washington, 340.
Loans to County or Town are—Town of Dorchester, \$4,000; Town of Milton, 500.

FOXBOROUGH SAVINGS BANK.—The Bank Stock is owned as follows:—5 shares Shawmut, \$519.75; 5 shares Webster, 515; 10 shares Boylston, 1,132.50; 5 shares Eliot, 496.25; 4 shares Fanueil Hall, 438; 4 shares Blackstone, 415.50; 4 shares Bank of North America, 413.50; 5 shares Wrentham, 525.

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.
	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its Vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.
Number of Depositors,	999	97	1,963	1,010	784
Amount of Deposits,	\$182,715 55	\$8,012 17	\$389,061 78	\$191,407 25	\$244,211 95
Public Funds,	-	-	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	32,924 41	Amount not stated	53,501 57	9,500 00	90,700 00
Loans on Bank Stock,	750 00	-	27,350 00	-	14,203 32
Deposits, in Banks, bearing interest,	-	-	-	-	8,000 00
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	-	-	-	-
Invested in Real Estate,	-	-	9,989 75	-	-
Loans in Mortgage of Real Estate,	121,870 00	-	58,200 00	125,722 50	8,128 31
Loans to County, or Town,	20,000 00	-	99,700 00	-	11,500 00
Loans on Personal Security,	7,795 97	3,189 00	136,247 50	50,060 00	121,450 04

Cash on hand,	5,490 32	-	4,072 96	452 43	1,206 62
Rate and amount of ordinary Dividend for last year,	5 per cent., 8,180 23	2 per cent., 279 64	4 per cent., 12,771 09	5 per cent., 8,351 63	7 per cent., 14,425 60
Average annual per cent. of Dividends, of last five years,	7 ² / ₁₀₀ per cent.	4 per cent.	7 ¹ / ₄ per cent., ending Oct. 1855.	7 ¹ / ₂ per cent.	6 ² / ₅ per cent.
Annual Expenses of the Institution,	450 00	80 00	1,550 00	300 00	600 00

QUINCY SAVINGS BANK.—The Bank Stock is owned as follows:—25 shares National, \$2,538.08; 10 shares Grocers', 1,010; 10 shares North, 1,050; 10 shares Eliot, 1,000; 33 shares Merchants', Boston. 3,457.50; 20 shares Traders', 2,040; 50 shares Bank of North America, 5,025; 20 shares Exchange, Boston, 1,975.33; 20 shares Webster, 2,000; 8 shares Washington, 844; 39 shares State, 2,554.50; 45 shares Quincy Stone, 4,865; 45 shares Mount Wollaston, 4,565.
Loans on Bank Stock are—10 shares Quincy Stone, \$300; 5 shares Exchange, Boston, 450.

RANDOLPH SAVINGS BANK.—The Bank Stock is owned as follows:—17 shares Blackstone; 15 shares Bank of North America; 15 shares Grocers', and 5 shares Traders'.

INSTITUTION FOR SAVINGS IN ROXBURY AND VICINITY.—The Bank Stock is owned as follows:—20 shares Traders', \$1,970; 30 shares Granite, 3,000; 25 shares Market, 1,750; 34 shares State, 2,010.10; 170 shares Washington, 16,991; 165 shares North, 16,480.47; 20 shares Atlas, 2,000; 20 shares Bank of Commerce, 2,000; 146 shares People's, 7,300.

Loans on Bank Stock are—159 shares People's, \$7,200; 51 shares Mechanics', 5,000; 9 shares Washington, 800; 55 shares Bank of Commerce, 5,000; 15 shares Exchange, 1,350; 33 shares Shoe and Leather Dealers', 34 Washington and 16 Eagle, 8,000.
Loans to County or Town are—City of Roxbury, \$85,500; City of Boston, 14,200.

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—71 shares Union, of Weymouth and Braintree, \$7,100; 12 shares North, 1,200; 12 shares Merchants', Boston, 1,200.

FAIRHAVEN INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Bedford Commercial, \$8,000; Merchants', New Bedford, 2,300; Marine, 4,300; Mechanics', New Bedford, 500; Fairhaven, 21,500; National, 17,000; Merchants', Boston, 3,800; Webster, 5,000; Tremont, 6,200; Bank of Commerce, 20,100; Eliot, 2,000.
Loan on Bank Stock is—Fairhaven, \$14,203.32.
Deposit in Bank bearing interest is—Fairhaven, \$8,000.

	FALL RIVER.	NEW BEDFORD.	PAWTUCKET.	TAUNTON.	ABINGTON.
	Fall River Savings Bank.	New Bedford Institution for Savings.	Franklin Savings Bank.	Bristol Co. Savings Bank.	Abington Savings Bank.
Number of Depositors,	5,163	6,912	86	2,304	464
Amount of Deposits,	\$1,605,140 44	\$1,746,653 03	\$7,937 45	\$468,641 88	\$63,306 56
Public Funds,	-	16,000 00	-	-	-
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	401,362 50	672,560 00	-	54,901 71	10,907 50
Loans on Bank Stock,	-	17,005 00	-	1,070 00	950 00
Deposits, in Banks, bearing interest,	-	38,960 71	-	-	-
Railroad Stock,	-	-	-	-	-
Loans on Railroad Stock,	-	19,380 00	-	-	-
Invested in Real Estate,	-	17,528 00	-	1,525 00	-
Loans in Mortgage of Real Estate,	357,944 00	2,329 81	-	240,860 64	45,375 00
Loans to County, or Town,	9,500 00	207,166 42	-	10,000 00	1,875 00
Loans on Personal Security,	832,032 02	751,763 42	7,437 43	179,575 27	4,574 37

Cash on hand,	.	.	.	.	.	4,301 92	6,729 11	733 00	7,410 86	578 82
Rate and amount of ordinary Dividend for last year,	.	.	.	.	.	6½ per cent., 94,058 90	6 per cent., 90,218 20	-	6 per cent., 23,699 19	5 per cent., 2,639 97
Average annual per cent. of Dividends, of last five years,	.	.	.	.	.	6½ per cent.	6⅞ per cent.	Less than 5 years,	5½ per cent.	Less than 5 years.
Annual Expenses of the Institution,	.	.	.	.	.	3,088 98	2,619 96	-	1,891 44	221 00

FALL RIVER SAVINGS BANK.—The Bank Stock is owned as follows:—603 shares Fall River, \$52,762.50; 400 shares, Massachusetts, 40,000; 640 shares Metacomet, 64,000; 100 shares Wamsutta, 10,000; 300 shares Marine, 30,000; 250 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 260 shares Merchants', Boston, 26,000; 200 shares Faneuil Hall, 20,000; 76 shares Grocers', 7,600; 200 shares Washington, 20,000; 275 shares Webster, 27,500; 18 shares Eliot, 1,800.

NEW BEDFORD INSTITUTION FOR SAVINGS.—Public Funds—Massachusetts 5 per cent., \$6,000; City of Boston 6 per cent., 10,000.
The Bank Stock is owned as follows:—Merchants', New Bedford, \$100,000; Marine, 100,000; Bedford Commercial, 75,000; Mechanics', New Bedford, 100,000; Fall River, 17,500; Metacomet, 20,000; Fairhaven, 4,500; Railroad, 6,750; Exchange, Boston, 4,000; Bank of Commerce, 40,000; Granite, 24,000; Washington, 15,000; Hamilton, 55,000; North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,800; City, Boston, 2,700; Traders', 8,000; Merchants', Boston, 9,600; Columbian, 18,900; Tremont, 25,000; Union, Boston, 2,400; North, 14,300; Atlas, 12,000; State, 7,380; Webster, 10,000; Grocers', 12,400, valued at 2,480.
Loans on Bank Stock are—\$9,000 on 100 shares Mechanics'; 3,900 on 19 shares Merchants', 12 shares Marine and 20 shares Mechanics'; 1,000 on 15

shares Mechanics'; 405 on 6 shares Fairhaven; 2,400 on 35 shares Merchants'; 300 on 6 shares Exchange, Boston.
Deposit in Banks bearing interest are—Merchants', New Bedford, \$14,015.16; Marine, 12,455.29; Bedford Commercial, 12,490.26.
Loans on Railroad Stock are—100 shares New Bedford and Taunton, \$2,380; Androscoggin and Kennebec, 2,000; Pittsfield and North Adams, 15,000.

FRANKLIN SAVINGS BANK.—No Public Funds or Stocks of any kind.

BRISTOL COUNTY SAVINGS BANK.—The Bank Stock is owned is follows:—100 shares Webster, \$10,000; 258 shares Machinists', 26,774; 100 shares National, 10,000; 30 shares Bristol County, 3,200; 50 shares Fairhaven, 4,927.71.
Loans on Bank Stock are—4 shares Machinists' and 8 Bristol County, \$1,070.
Loan to County or Town—County of Bristol, \$10,000.

ABINGTON SAVINGS BANK.—The Bank Stock is owned as follows:—Webster, \$2,380.50; National, 3,045; Howard, 1,000; Eliot, 2,000; Abington, 2,482.
Loan on Bank Stock is—11 shares Abington, \$950.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	SCITUATE.	SOUTH SCITUATE.
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	2,112	349	4,092	157	878
Amount of Deposits,	\$198,913 98	\$13,803 50	\$726,387 54	\$24,490 64	\$177,572 11
Public Funds,	—	—	5,000 00	—	—
Loans on Public Funds,	—	—	—	—	—
Bank Stock,	92,020 00	6,980 25	258,564 00	6,700 00	33,480 00
Loans on Bank Stock,	57,350 00	—	26,870 00	1,000 00	5,500 00
Deposits, in Banks, bearing interest,	10,000 00	—	10,502 79	—	—
Railroad Stock,	—	—	—	—	—
Loans on Railroad Stock,	11,000 00	—	3,000 00	—	—
Invested in Real Estate,	—	—	2,500 00	—	—
Loans in Mortgage of Real Estate,	334,418 00	13,250 30	227,929 63	11,233 37	124,828 17
Loans to County, or Town,	8,000 00	—	61,424 90	2,370 26	5,850 00
Loans on Personal Security,	1,290 00	21,520 62	159,383 71	2,460 00	11,195 27

Cash on hand,	182 86	1,813 41	4,038 72	875 62	397 65
Rate and amount of ordinary Dividend for last year,	5 per cent., 23,537 09	5 per cent., 1,696 97	5 per cent., 34,536 97	5 per cent., 1,016 53	5 per cent., 8,686 94
Average annual per cent. of Dividends, of last five years,	7 ⁵² / ₁₀₀ per cent.	5 per cent.	7 ⁴ / ₅ per cent.	6 ² / ₃ per cent.	6 ¹ / ₂ per cent.
Annual Expenses of the Institution,	1,008 31	216 83	1,935 99	4 10	450 00

HINGHAM INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Hingham, \$10,500; Weymouth and Braintree, 2,100; Abington, 1,500; North Bridgewater, 1,500; Atlas, 2,500; Merchants', 10,000; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 3,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000.

Loans on Bank Stock are—82 shares Mechanics', \$7,250; 120 shares Exchange, 10,300; 155 shares Webster, 13,800; 30 shares Tremont, 2,400; 40 shares Tradesman's, 3,300; 30 shares Cambridge Market, 2,700; 5 shares Blackstone, 390; 85 shares Atlantic, 7,500; 25 shares Union, 2,200; 20 shares New England, 1,500; 15 shares Shoe and Leather Dealers', 10 State and 5 Hamilton, 2,300; 31 shares Abington, and 15 Bank of North America, 3,800.

Deposit in Bank bearing interest is—Webster, \$10,000.
Loans on Railroad Stock are—58 shares Fitchburg, \$3,000; 60 shares Boston and Worcester, 3,000; 60 shares Taunton Branch, 5,000.

NORTH BRIDGEWATER SAVINGS BANK.—The Bank Stock is owned as follows:—Granite, \$2,510.25; Howard Banking Company, 2,000; Market, 420; Bank of Brighton, 2,050.

PLYMOUTH SAVINGS BANK.—Public Funds—Massachusetts 6 per cent. Scrip, payable 1862, \$5,000.

The Bank Stock is owned as follows:—State, \$9,114; Merchants', Boston, 28,392; Plymouth, 15,000; Old Colony, 18,020; Bristol County, 12,828; Hingham, 4,500; Wareham, 1,500; Market, 10,840; Traders', 8,000; City, 568; Suffolk, 1,250; North, 800; Massachusetts, 5,000; Granite, 15,000;

Tremont, 13,020; Atlantic, 2,640; Eagle, 2,098; Boston, 4,895; New England, 7,668; Boylston, 3,145; Exchange, 11,236; Abington, 1,500; Bank of Commerce, 14,400; Bank of North America, 9,000; Railroad, 5,600; Globe, 1,100; Freeman's, 1,520; Shawmut, 7,240; Union, 9,180; Atlas, 7,800; Hamilton, 1,100; National, 5,000; Webster, 5,000; Blackstone, 2,400; North Bridgewater, 2,000; Columbian, 2,300.

Loans on Bank Stock are—Old Colony, \$6,320; Plymouth 3,520; New England, 800; Boston, 900; Boylston, 300; Merchants', 1,980; Atlantic, 400; Abington, 900; Blackstone, 800; Bristol County, 1,350; Plymouth and Old Colony, 6,700; Columbian and Tremont, 1,200; Exchange and Blackstone, 1,200; Suffolk and Plymouth, 500.

Deposits in Banks bearing interest are—Webster, \$7,390.29; Bank of Commerce, 3,112.50.

Loans on Railroad Stock are—Fall River and Old Colony, \$3,000.

SCITUATE SAVINGS BANK.—The Bank Stock is owned as follows:—7 shares North, \$700; 50 shares National, 5,000; 10 shares Merchants', Boston, 1,000.

Loan on Bank Stock is—Shawmut, \$1000.

SOUTH SCITUATE SAVINGS BANK.—The Bank Stock is owned as follows:—Globe, \$300; Hamilton, 1,000; Atlantic, 1,000; North, 3,900; State, 1,620; Washington, 1,600; Union, Boston, 1,000; City, Boston, 2,300; Traders', 2,800; Eagle, 1,600; Granite, 1,000; Merchants', Boston, 2,000; Columbian, 2,400; New England, 1,000; Bank of Commerce, 4,000; Howard, 1,000; Webster, 1,500; Massachusetts, 500; Weymouth and Braintree, 1,000; Hingham, 1,960.

Loans on Bank Stock are—Central and Grocers', \$5,500.

	WAREHAM.	BARNSTABLE.	PROVINCETOWN.	NANTUCKET.	BOSTON.
	Wareham Savings Bank.	Institution for Savings in the Town of Barnstable.	Seamen's Savings Bank.	Nantucket Institution for Savings.	Boston Five Cents Savings Bank.
Number of Depositors,	956	1,486	233	1,225	13,805
Amount of Deposits,	\$204,417 39	\$344,054 00	\$42,214 14	\$339,756 22	\$1,032,179 83
Public Funds,	-	-	-	-	266,400 00
Loans on Public Funds,	-	-	-	-	-
Bank Stock,	79,829 45	88,913 50	12,283 33	74,600 00	180,387 00
Loans on Bank Stock,	29,200 00	-	-	9,650 00	32,685 00
Deposits, in Banks, bearing interest,	7,000 00	-	-	-	-
Railroad Stock,	-	-	1,749 75	-	-
Loans on Railroad Stock,	-	-	-	800 00	-
Invested in Real Estate,	-	-	-	3,000 00	41,072 82
Loans in Mortgage of Real Estate,	33,079 22	87,149 00	-	92,447 25	406,250 00
Loans to County, or Town,	1,200 00	19,800 00	8,568 83	3,000 00	46,100 00
Loans on Personal Security,	60,103 43	151,898 00	20,372 00	155,804 46	69,500 00

Cash on hand,	2,519 30	1,497 21	114 35	1,397 17	22,508 92
Rate and amount of ordinary Dividend for last year,	6 per cent., 11,906 36	6 per cent.	7½ per cent., 1,332 38	6 per cent., 19,515 44	5 per cent., 36,445 81
Average annual per cent. of Dividends, of last five years,	6 per cent.	6½ per cent.	Less than 5 years.	5¾ per cent.	Less than 5 years.
Annual Expenses of the Institution,	573 00	649 43	105 40	779 00	6,694 12

WAREHAM SAVINGS BANK.—The Bank Stock is owned as follows:—50 shares Webster, \$5,041.25; 57 shares Grocers', \$5,741.25; 90 shares Boylston, \$9,893.50; 40 shares Granite, \$4,128.25; 50 shares Eagle, \$5,090.75; 50 shares City, Boston, \$5,035; 75 shares Shawmut, \$7,097.50; 52 shares Bank of North America, \$5,497.50; 65 shares Bank of Commerce, \$6,525; 66 shares Shoe and Leather Dealers', \$6,969.75; 116 shares Merchants', Boston, \$12,230.95; 30 shares Atlantic, \$3,138.75; 21 shares Wareham, \$2,030; 15 shares Merchants', New Bedford, \$1,500.

Loans on Bank Stock are—76 shares Wareham, \$6,100; 163 shares South Reading, \$13,600; 50 shares Howard Banking Company, \$4,500; 56 shares Grocers', \$5,000.

Deposit in Bank bearing interest is—Wareham, \$7,000.

INSTITUTION FOR SAVINGS IN THE TOWN OF BARNSTABLE.—The Bank Stock is owned as follows:—Barnstable, \$7,700; Old Colony, \$3,000; Bay State, \$1,987.75; Merchants', Boston, \$3,437.50; Bank of North America, \$9,090; Atlantic, \$2,955; City, Boston, \$1,804.50; Bank of Commerce, \$10,820; Washington, \$3,700; Tremont, \$4,965; Blackstone, Boston, \$11,200; Eliot, \$5,000; Market, \$1,400; Granite, \$5,000; North, \$2,782.50; Shawmut, \$4,030; Webster, \$5,041.25; National, \$5,000.

SEAMEN'S SAVINGS BANK.—The Bank Stock is owned as follows:—27 shares Freeman's, \$2,932.08; 25 shares National, \$2,500; 11 shares Provincetown, \$1,150.25; 10 shares Bank of North America, \$1,040; 10 shares Granite, \$1,010; 10 shares City, Boston, \$1,055; 10 shares Howard Banking Company, \$980; 6 shares Shawmut, \$613.50; 10 shares Tradesman's, \$972.50.

Railroad Stock is owned as follows—12 shares Fitchburg, \$921; 10 shares Boston and Worcester, \$28.75.

NANTUCKET INSTITUTION FOR SAVINGS.—The Bank Stock is owned as follows:—Pacific, \$15,500; Merchants', New Bedford, \$2,000; Bedford Commercial, \$3,000; Marine, \$1,200; Bank of North America, \$5,100; Faneuil Hall, \$5,000; Shoe and Leather Dealers', \$12,500; State, \$5,100; Traders', \$2,500; Union, Boston, \$700; Webster, \$7,500; Boston, \$1,500; Tremont, \$3,000; Merchants', Boston, \$10,000.

Loan on Bank Stock is—Pacific, \$9,650.

Loan on Railroad Stock is—Boston and Worcester, \$800.

BOSTON FIVE CENTS SAVINGS BANK.—Public Funds—Massachusetts Srip, \$1,000; City of Boston do., \$182,000; City of Cambridge do., \$55,000; City of Chelsea do., \$28,400.

The Bank Stock is owned as follows:—Blackstone, \$33,340.75; Bank of Commerce, \$20,000; Granite, \$6,800; North, \$600; National, \$25,287.50; Tremont, \$13,288; Shoe and Leather Dealers', \$2,140; Exchange, \$1,055; Rockland, \$10,000; Washington, \$15,000; Maverick, \$900; Cambridge Market, \$8,885; Webster, \$12,718.75; Howard Banking Company, \$14,540; Shawmut, \$10,450; Merchants', \$5,382.

Loans on Bank Stock are—15 shares Freeman's, \$1,275; 14 shares Malden and 10 Rockland, \$1,900; 30 shares National, \$2,500; 125 shares Hopkinton, \$10,000; 106 shares Milford, \$9,010; 100 shares Maverick, \$8,000.

	BOSTON—Con.	LYNN.	NEWBURYPORT.	SOUTH DANVERS.
	People's Five Cents Savings Bank.	Lynn Five Cents Savings Bank.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.
Number of Depositors,	1,960	523	1,358	609
Amount of Deposits,	\$140,378 46	\$7,143 65	\$82,630 11	\$52,862 92
Public Funds,	—	—	—	—
Loans on Public Funds,	—	—	—	—
Bank Stock,	21,087 00	1,500 00	13,659 75	9,306 41
Loans on Bank Stock,	10,470 00	—	—	—
Deposits, in Banks, bearing interest,	—	356 81	—	3,529 52
Railroad Stock,	—	—	—	—
Loans on Railroad Stock,	—	—	—	—
Invested in Real Estate,	—	—	—	—
Loans in Mortgage of Real Estate,	60,174 00	3,592 00	30,983 00	5,700 00
Loans to County, or Town,	5,000 00	—	—	—
Loans on Personal Security,	37,254 28	2,050 00	42,863 67	36,407 66

Cash on hand,	6,925 84	289 59	842 48	-
Rate and amount of ordinary Dividend, for last year,	5 per cent., 5,077 37	5 per cent., 159 92	6 per cent.	5 per cent.
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	2,581 93	85 00	450 00	-

PEOPLE'S FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—10 shares Blackstone, Boston; 68 shares Mechanics', Boston; 40 shares Eliot; 65 shares Malden; 15 shares Tradesman's; 10 shares Millbury, \$21.087.

Loans on Bank Stock are:—13 shares Tradesman's, \$800; 16 shares Blackstone, 1,440; 46 shares Maverick, 4,050; 45 shares Mechanics', 4,000; 2 shares Malden, 180.

LYNN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—5 shares Laighton, \$500; 10 shares City, Lynn, 1,000. Deposit in Bank bearing interest is—City, Lynn, \$356.81.

NEWBURYPORT FIVE CENTS SAVINGS BANK.—The Bank Stock is owned

as follows:—30 shares Merchants', Newburyport, \$1,107; 12 shares Mechanics', Newburyport, 1,284 75; 37 shares Ocean, 2,353 50; 8 shares Suffolk, 1,000; 15 shares Maverick, 1,391 25; 10 shares Eliot, 1,012 50; 10 shares Bank of Commerce, 1,025; 10 shares National, 1,025; 8 shares Atlantic, 792; 15 shares Eagle, 1,646 25; 5 shares Howard, 491 25; 5 shares Shawmut, 531 25.

WARREN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—6 shares Warren, \$621.16; 15 shares Howard, 1,489; 35 shares Exchange, Boston, 3,853.75; 10 shares Webster, 1,005; 10 shares Atlantic, 1,055; 10 shares Suffolk, 1,282 50.

Deposit in Bank bearing interest is—Warren, \$3,529.52.

	SALEM.	CHARLESTOWN.	EAST CAMBRIDGE.	LOWELL.
	Salem Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.	East Cambridge Five Cents Savings Bank.	Lowell Five Cents Savings Bank.
Number of Depositors,	1,925	1,030	480	2,551
Amount of Deposits,	\$141,464 03	\$24,788 92	\$32,002 22	\$268,613 81
Public Funds,	-	-	-	-
Loans on Public Funds,	-	-	-	-
Bank Stock,	14,183 00	4,005 50	10,502 95	28,000 00
Loans on Bank Stock,	9,582 00	-	-	21,950 00
Deposits, in Banks, bearing interest,	2,709 01	-	-	21,456 16
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	50,990 00	18,134 07	21,491 65	113,970 00
Loans to County, or Town,	-	1,000 00	-	36,000 00
Loans on Personal Security,	65,924 34	1,550 00	-	42,000 00

Cash on hand,	221 08	99 35	7 62	3,481 82
Rate and amount of ordinary Dividend for last year,	5 per cent, 4,873 86	5 per cent., 651 43	4 per cent., 757 64	5 per cent., 10,704 13
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	Less than 5 years.	Less than 5 years.	*
Annual Expenses of the Institution,	—	68 35	150 00	361 50

SALEM FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—Blackstone, \$1,045; North, 2,402; City, 530; Bank of North America, 516.25; Asiatic, 511.50; Salem, 1,320; Merchants', 1,092.50; Granite, 1,479.75; Webster, 2,082.50; Naumkeag, 2,027.50; Mercantile, 1,176.

Loans on Bank Stock are—20 shares National, 12 Merchants', Boston, 7 Eagle, and 4 Railroad, \$3,700; 33 shares Asiatic, 212; 25 shares Andover, 2,250; 30 shares Lowell, 2,700; 4 shares Mercantile and 4 Naumkeag, 720. Deposits in Banks bearing interest are—Naumkeag, \$1,697; Webster, 1,012.01.

CHARLESTOWN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—15 shares Bunker Hill, \$1,575; 25 shares Monument, 2,430.50.

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK.—The Bank Stock is

owned as follows:—10 shares Merchants', Boston, \$1,050; 10 shares Faneuil Hall, 1,090; 10 shares Newton, 1,040; 8 shares Bunker Hill, 864; 18 shares Cambridge City, 1,814.80; 15 shares Webster, 1,552.50; 5 shares Bank of Commerce, 520; 25 shares Leehmere, 2,571.65.

LOWELL FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—Bank of Commerce, \$6,000; Bank of North America, 1,500; Blackstone, 3,000; Eliot, 5,000; National, 5,000; Webster, 2,000; Merchants', Lowell, 1,000; Prescott, 2,000; Wamesit, 2,500.

Loans on Bank Stock are—79 shares Appleton, \$7,000; 9 shares Lowell, 800; 22 shares Merchants', 1,950; 41 shares Prescott, 3,400; 106 shares Railroad, 6,300; 33 shares Wamesit, 2,500.

Deposits in Banks bearing interest are—Bank of Commerce, \$10,456.16; Railroad, 11,000.

* "7 per cent. last three years, extra profits divided once in three years."

	STONEHAM.	WOBURN.	WORCESTER.	SPRINGFIELD.
	Stoneham Five Cents Savings Bank.	Woburn Five Cents Savings Bank.	Worcester Five Cents Savings Bank.	Springfield Five Cents Savings Bank.
Number of Depositors,	210	802	1,181	2,047
Amount of Deposits,	\$3,398 39	\$32,814 27	\$41,289 66	\$151,926 13
Public Funds,	-	-	-	-
Loans on Public Funds,	-	-	-	-
Bank Stock,	200 00	5,031 00	13,100 00	30,202 75
Loans on Bank Stock,	-	-	4,600 00	5,390 00
Deposits, in Banks, bearing interest,	-	-	1,000 00	10,356 87
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	2,005 50	5,614 00	-	63,833 00
Loans to County, or Town,	787 50	10,200 00	21,500 00	-
Loans on Personal Security,	420 00	11,500 00	300 00	37,509 20

Cash on hand,	110 64	316 46	998 07	4,634 31
Rate and amount of ordinary Dividend for last year,	5 per cent., 98 53	5 per cent., 725 28	5 per cent.	5 per cent., 5,535 70
Average annual per cent. of Dividends, of last five years,	Less than 5 years.	Less than 5 years.	Less than 5 years.	7 per cent.
Annual Expenses of the Institution,	55 57*	250 00	431 03	678 50

STONEHAM FIVE CENTS SAVINGS BANK.—Bank Stock is owned as follows:—2 shares of South Reading, \$200.

WOBURN FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—23 shares Blackstone, \$2,346; 15 shares Faneuil Hall, 1,635; 10 shares Webster, 1,050.

WORCESTER FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows:—30 shares City, Worcester, \$3,000; 30 shares Quinsigamond, 3,000; 51 shares Central, 5,100; 5 shares Worcester, 500; 10 shares Millbury, 1,000; 5 shares Leicester, 500.

Loans on Bank Stock are—12 shares Mechanics', Worcester, \$1,000; 34 shares Central, 3,000; 10 shares Quinsigamond, 600.

Deposit in Bank bearing interest is—City, Worcester, \$1,000.

SPRINGFIELD FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows —Merchants', \$1,618 75; Eliot, 1,969; Pynchon, 3,007; Springfield, 2,940; Western, 5,378; John Hancock, 4,180; City, Worcester, 4,300; Lee, 2,800; Hampshire Manufacturers', 2,400; Monson, 1,010. "Estimated value of 20 shares Grocers', 600."

Loans on Bank Stock are—11 shares Pynchon, \$1,000; 12 shares Chicopee, 1,000; 6 shares Pynchon and 5 Western, 1,000; 11 shares Agawam, 820; 9 shares John Hancock 770; 10 shares Monson, 800.

Deposit in Bank bearing interest is—John Hancock, \$10,356.87.

* "Since commencement of the Institution, and including books and stationery."

	FALL RIVER.	NEW BEDFORD.	PLYMOUTH.	HARWICH.
	Fall River Five Cents Savings Bank.	New Bedford Five Cents Savings Bank.	Plymouth Five Cents Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	1,359	2,182	399	221
Amount of Deposits,	\$65,957 51	\$156,861 65	\$9,805 97	\$8,656 50
Public Funds,	-	-	-	-
Loans on Public Funds,	-	-	-	-
Bank Stock,	54,115 00	22,682 99	2,899 72	-
Loans on Bank Stock,	-	-	688 75	-
Deposits, in Banks, bearing interest,	-	-	-	-
Railroad Stock,	-	-	-	-
Loans on Railroad Stock,	-	-	-	-
Invested in Real Estate,	-	-	-	-
Loans in Mortgage of Real Estate,	-	62,123 00	3,447 50	5,100 00
Loans to County, or Town,	-	-	-	1,500 00
Loans on Personal Security,	4,298 10	72,410 00	2,597 50	1,455 00

Cash on hand,	7,469 41	2,503 87	67 51	577 31
Rate and amount of ordinary Dividend for last year,	7 per cent.	6 per cent., 2,311 20	5 per cent., 317 17	4 per cent., 102 01
Average annual per cent. of Dividends of last five years,	Less than 5 years.	Less than 5 years.	Less than 5 years.	Less than 5 years.
Annual Expenses of the Institution,	550 00	1,200 00	54 11	100 00

FALL RIVER FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—Atlantic, \$1,303 25 ; Blackstone, Boston, 4 255 ; Bank of Commerce, 1,032.50 ; Eliot, 810 ; Exchange, Boston, 4 800 ; Howard, 6,534.25 ; Maverick, 2,059.50 ; Shawmut, 5,225 ; Webster, 3,095 ; Tradesman's, 6,793 75 ; Monument, 6,409.25 ; South Reading, 6,900 ; Malden, 2,910 ; Metacomet, 1,987.50.

NEW BEDFORD FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—Mechanics', \$17,482 11 ; Marine, 322 50 ; Fairhaven, 3,500 ; Bedford Commercial, 1,378.38.

PLYMOUTH FIVE CENTS SAVINGS BANK.—The Bank Stock is owned as follows :—Merchants', Boston, \$523.75 ; Shoe and Leather Dealers', 570 50 ; Bank of Commerce, 310.63 ; Atlas, 318 ; City, Boston, 538 84 ; Old Colony, 636.

Loans on Bank Stock are—8 shares Old Colony, \$540 ; 2 shares Plymouth, 148.75.

CAPE COD FIVE CENTS SAVINGS BANK.—No Public Purds or Bank Stock.

A G G R E G A T E

O F

E I G H T Y - S I X S A V I N G S B A N K S .

Number of Depositors,	177,375
Amount of Deposits,	\$33,015,756 71
Public Funds,	855,074 64
Loans on Public Funds,	20,000 00
Bank Stock,	6,189,351 60
Loans on Bank Stock,	1,049,712 00
Deposits, in Banks, bearing interest,	1,288,713 84
Railroad Stock,	112,163 75
Loans on Railroad Stock,	106,605 00
Invested in Real Estate,	170,313 06
Loans in Mortgage of Real Estate,	11,099,281 03
Loans to County, or Town,	3,370,014 87
Loans on Personal Security,	8,855,448 15
Cash on hand,	296,835 57
Rate and amount of ordinary Dividend, for last year,	1,242,383 61
	$5\frac{5}{100}$ per cent.
Average annual per cent. of Dividends of last five years,*	$6\frac{7}{100}$ per cent.
Annual Expenses of the Institution,	102,027 42

* The average dividend for the last five years is calculated on the returns of fifty-three Banks.

A G G R E G A T E

O F

EIGHTY-ONE SAVINGS BANKS IN 1856.

Number of Depositors,	165,484
Amount of Deposits,	\$30,373,447 36
Public Funds,	881,999 64
Loans on Public Funds,	— —
Bank Stock,	6,337,413 00
Loans on Bank Stock,	1,027,631 57
Deposits, in Banks, bearing interest,	666,472 24
Railroad Stock,	110,414 00
Loans on Railroad Stock,	149,946 00
Invested in Real Estate,	151,094 83
Loans in Mortgage of Real Estate,	10,529,327 85
Loans to County, or Town,	2,938,414 46
Loans on Personal Security,	8,366,121 54
Cash on hand,	458,771 73
Rate and amount of ordinary Dividend, for last year,	1,123,038 49 $4\frac{19}{100}$ per cent.
Average annual per cent. of Dividends of last five years,	$6\frac{75}{100}$ per cent.
Annual Expenses of the Institution,	89,308 24



INDEX

To the Towns in which the Banks and Savings Institutions are situated.

BANKS.

	Page.		Page.
Abington,	68	Malden,	33
Adams,	56	Marblehead,	24, 26
Andover,	18	Methuen,	26
Athol,	40	Milford,	44
Attleborough ¹ ,	62	Milbury,	44
Beverly,	18	Monson,	52
Blackstone,	42	Nantucket,	72
Boston,	4, 18	New Bedford,	64, 66
Brighton,	30, 32	Newburyport,	26
Cambri lge,	32, 34	Newton,	33
Canton,	58	Northampton,	48
Charlestown,	34	Northborough,	44
Ch lsea,	18	North Bridgewater,	68
Chicopee,	52	Oxford,	44
Concord,	34	Pittsfield,	56, 58
Cowway,	50	Plymouth,	63, 70
Fanvers,	20	Provincetown,	72
Dedham,	58	Quincy,	60
Dorchester,	58, 60	Randolph,	60
Edgartown,	72	Rockport,	28
Fairhaven,	62	Roxbury,	60, 62
Fall River,	64	Salem,	28, 30
Falmouth ¹ ,	70	Salisbury,	30
Fitchburg,	42	Shelburne,	50
Framingham,	34	Southbridge,	46
Gloucester,	20	South Danvers,	20
Grafton,	42	South Reading,	40
Great Barrington,	56	Springfield,	52, 54
Greenfield,	50	Stockbridge,	58
Harwich,	70	Taunton,	66, 68
Haverhill,	22	Townsend,	40
Hingham,	68	Uxbridge,	46
Holyoke,	52	Waltham,	40
Holliston,	36	Ware,	50
Hopkinton,	33	Wareham,	70
Lancaster,	42	Westfield,	54, 56
Lawrence,	22, 24	Weymouth,	62
Lee,	56	Woburn,	40
Leicester,	44	Worcester,	46, 48
Lowell,	36, 38	Wrentham,	62
Lynn,	24	Yarmouth,	72

SAVINGS INSTITUTIONS.

	Page.		Page.
Abington,	106	Lynn,	86
Adams,	100	Milford,	94
Andover,	84	Millbury,	94
Barnstable,	110	Nantucket,	101
Blackstone,	92	New Bedford,	106
Boston,	84	Newburyport,	88
Cambridge,	88	Newton,	92
Cambridgeport,	90	Northampton,	96
Canton,	102	North Bridgewater,	108
Charlestown,	90	North Brookfield,	94
Chelsea,	84	Pawtucket,	106
Chicopee,	98	Pittsfield,	100
Clinton,	92	Plymouth,	108
Cohasset,	102	Provincetown,	101
Concord,	90	Quincy,	104
Danvers,	86	Randolph,	104
Dedham,	102	Rockport,	88
Dorchester,	102	Roxbury,	104
Fairhaven,	104	Salem,	88
Fall River,	106	Salisbury,	88
Foxborough,	102	Scituate,	108
Fitchburg,	94	Southbridge,	96
Framingham,	90	South Scituate,	108
Gloucester,	86	Springfield,	98
Greenfield,	100	Taunton,	106
Haverhill,	86	Waltham,	92
Hingham,	108	Ware,	98
Holyoke,	98	Wareham,	110
Lancaster,	94	Westfield,	100
Lawrence,	86	Weymouth,	104
Lee,	100	Winchendon,	96
Lowell,	90, 92	Worcester,	96

FIVE CENTS SAVINGS BANKS.

Boston,	110, 112	Newburyport,	112
Charlestown,	114	Plymouth,	118
East Cambridge,	114	Salem,	114
Fall River,	118	South Danvers,	112
Harwich,	118	Springfield,	116
Lowell,	114	Stonham,	116
Lynn,	112	Woburn,	116
New Bedford,	118	Worcester,	116